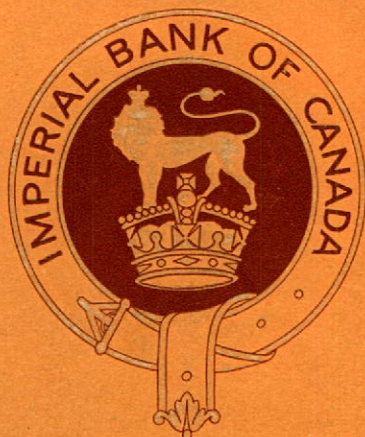




IMPERIAL BANK OF CANADA

FORTY-SECOND
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 23RD 1917.

Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED . \$10,000,000.00

CAPITAL PAID UP . . 7,000,000.00

RESERVE FUND . . . 7,000,000.00

Forty-Second Annual Report
1917

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - \$10,000,000.00
CAPITAL (PAID UP) - - - \$7,000,000.00
RESERVE FUND - - - - - \$7,000,000.00

DIRECTORS

PELEG HOWLAND.....PRESIDENT.
ELIAS ROGERS.....VICE-PRESIDENT.
WM. RAMSAY of Bowland, Stow, Scotland. CAWTHRA MULLOCK.
HON. RICHARD TURNER, Quebec. WM. HAMILTON MERRITT, M.D., St. Catharines.
W. J. GAGE. Sir JAMES AIKINS, K.C., Winnipeg.
HON. W. J. HANNA, M.P.P. JOHN NORTHWAY. J. F. MICHIE.
J. W. WOODS.

HEAD OFFICE, TORONTO

E. HAY, GENERAL MANAGER. W. MOFFAT, ASST. GENERAL MANAGER.
G. D. BOULTON, CHIEF INSPECTOR. A. E. PHIPPS, WESTERN SUPERINTENDENT.
R. S. CLARK, INSPECTOR. H. T. JAFFRAY, INSPECTOR.
W. G. MORE, SECRETARY.

BRANCHES

PROVINCE OF ONTARIO.

TORONTO—

Wellington and Leader Lane (Head Office)....	{ G. G. LEMESURIER.....	Manager
Adelaide and Victoria Sts.....	A. R. MARTIN.....	Ass't
Bathurst and Dupont Sts.....	D. COULSON.....	"
Bloor and Lansdowne Ave.....	J. D. LEWIS.....	Act'g
Davisville.....	R. G. WILKINSON.....	Act'g
Dundas and Bloor Sts.....	A. H. WILSON.....	"
King and Sherbourne Sts.....	H. P. TAYLOR.....	"
King and Spadina Ave.....	W. H. SWAN.....	"
King and York Sts.....	E. N. BATE.....	Act'g
Market Branch.....	E. H. ANDERSON.....	"
Queen St. and Kingston Rd.....	F. W. SMITH.....	"
Queen St. and Palmerston Ave.....	C. S. PETTIT.....	"
Queen St. and Roncesvalles Ave.....	E. L. BROWN.....	Act'g
Wellesley-Sherbourne Sts.....	R. ARKELL.....	"
Yonge and Ann Sts.....	L. C. TESKEY.....	Acct. in charge
Yonge and Bloor Sts.....	B. E. YOUNG.....	Manager
Yonge and Queen Sts.....	H. H. MORGAN.....	"
AMHERSTBURG.....	{ A. R. CAPREOL.....	Act'g
AURORA.....	H. C. HOUSTON.....	"
BELWOOD.....	C. A. CUDDY.....	"
BOLTON.....	G. L. ALEXANDER.....	"
BRANTFORD.....	(Sub-branch to Fergus).	"
CALEDON EAST.....	J. F. WARBRICK.....	"
COBALT.....	H. T. WATT.....	"
COCHRANE.....	(Sub-branch to Bolton).	"
COTTAM.....	A. H. SEGUIN.....	"
ESSEX.....	A. McKENZIE.....	"
FERGUS.....	(Sub-branch to Essex).	"
FONTHILL.....	W. A. CLARK.....	"
FORT WILLIAM.....	F. A. BLACK.....	"
GALT.....	G. H. SECORD.....	"
HAMILTON.....	G. D. RITCHIE.....	"
HARROW.....	W. B. POWELL.....	"
	F. S. GLASSCO.....	"
	P. T. CLARK.....	"

HUMBERSTONE.....	(Sub-branch to Port Colborne).	
INGERSOLL.....	C. WHITE.....	Manager
IROQUOIS FALLS.....	J. CAMPION.....	Act'g
JORDAN AND VINELAND.....	(Sub-branch to St. Catharines).	
KENORA.....	D. G. ROY.....	"
LISTOWEL.....	A. F. B. MURRAY.....	"
LONDON.....	A. J. GOODALL.....	"
MARSHVILLE.....	(Sub-branch to Port Colborne).	
NASHVILLE.....	(Sub-branch to Bolton).	
MOUNT DENNIS.....	C. O. MONROE.....	"
NEW LISKEARD.....	F. H. HEWSON.....	"
NEWMARKET.....	F. M. SMYTH.....	"
NIAGARA FALLS.....		
" UPPER BRIDGE.....	J. D. HOOD.....	"
" QUEEN AND ONTARIO STS.		
" SOUTH.....	J. H. ARKELL.....	"
NIAGARA-ON-THE-LAKE.....	C. H. LLOYD.....	"
NORTH BAY.....	W. BOURKE.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub-branch to Bolton).	
PORT ARTHUR.....	J. F. SCARTH.....	"
PORT COLBORNE.....	J. H. ROLPH.....	"
PORT ROBINSON.....	(Sub-branch to Welland).	
PRESTON.....	BLAIN CHERRY.....	"
RIDGEWAY.....	W. H. COLLARD.....	"
SAULT STE. MARIE.....	A. B. MCLENEGHAN.....	"
" (JAMES ST.).....		
" (GORE AND QUEEN STS.)	E. J. BAKER.....	"
SOUTH PORCUPINE.....	W. M. SHEPHERD.....	Act'g
SOUTH WOODSLEE.....	H. M. MCKENZIE.....	"
ST. CATHARINES.....		
" (MARKET).....	J. A. FORSTER.....	"
" (EAST END).....		
ST. DAVID'S.....	G. O. MEYER.....	"
ST. THOMAS (EAST END).....	H. W. SCARFF.....	"
" (WEST END).....	I. K. JOHNSTON.....	"
SPARTA.....	G. S. PERRY.....	Act'g
THESSALON.....	W. MCGUIRE.....	"
THOROLD.....	A. F. ROBERTSON.....	"
TIMMINS.....	K. P. DELONG.....	"
WELLAND.....	G. C. BROWN.....	"
WINDSOR.....	G. J. LACKNER.....	"
WOODSTOCK.....	M. MORRIS.....	Act'g

PROVINCE OF QUEBEC.

MONTREAL.....	J. A. RICHARDSON.....	Manager
QUEBEC.....	G. F. C. LOVE.....	"

PROVINCE OF MANITOBA.

BRANDON.....	W. A. WRIGHT.....	Manager
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
WINNIPEG.....	A. R. B. HEARN.....	"
" (NORTH END).....	H. ROBERTS.....	"

PROVINCE OF SASKATCHEWAN.

BALGONIE.....	J. CURRIE.....	Manager
BROADVIEW.....	F. L. GRABAN.....	"
DENHOLM.....	R. P. SCHURMAN.....	"
FORT QU'APPELLE.....	C. G. ROYDS.....	"
HAGUE.....	G. S. REMPEL.....	"
KANDAHAR.....	(Sub-branch to Wynyard).	
LAIRD.....	(Sub-branch to Rosthern).	
MOOSE JAW.....	W. M. SELLENS.....	"
MCLEAN.....	(Sub-branch to Balgonie).	
NORTH BATTLEFORD.....	H. L. REID.....	"
PILOT BUTTE.....	(Sub-branch to Balgonie).	
PRINCE ALBERT.....	J. WALKER.....	"
REGINA.....	J. A. WETMORE.....	"
ROSTHERN.....	F. W. SCRIMES.....	"
RUDELL.....	F. R. MUIR.....	"
SASKATOON.....	A. D. DUNCAN.....	"
SPRINGWATER.....	V. J. MANN.....	"
WILKIE.....	H. WILLSON.....	"
WYNYARD.....	S. N. DAVIDSON.....	"

PROVINCE OF ALBERTA.

ATHABASCA.....	E. J. CASE.....	Manager
BANFF.....	W. R. SEATLE.....	"
CALGARY.....	H. W. SUPPLE.....	"
" (EAST END).....	G. I. B. BELL.....	"

Printed

EDMONTON.....	G. R. F. KIRKPATRICK.....	Manager
" (WEST END).....	C. L. CRISDALE.....	"
" SOUTH (Strathcona).....	M. R. HAY.....	"
MILLET.....	G. M. DARLING.....	"
NEW NORWAY.....	C. C. CASE.....	"
PEACE RIVER.....	K. ANDERSON.....	"
REDCLIFF.....	C. W. READE.....	"
RED DEER.....	W. K. WICKENS.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA.

ARROWHEAD.....	(Sub-branch to Revelstoke).	
CHASE.....	H. J. HAYLOCK.....	Manager
CRANBROOK.....	B. E. HOWARD.....	"
FERNIE.....	A. M. OWEN.....	"
GOLDEN.....	L. L. McHATTIE.....	"
INVERMERE.....	(Sub-branch to Golden).	
KAMLOOPS.....	J. G. GILLESPIE.....	"
NATAL.....	I. C. WEDD.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	W. R. GRUBBE.....	"
VANCOUVER.....	J. M. LAY.....	"
" (Fairview).....	J. S. GIBB.....	"
" (Hastings and Abbott Sts.).....	F. B. THOMSON.....	"
VICTORIA.....	A. R. GREEN.....	"

Imperial Bank of Canada

Honour Roll

ADAMS, W.	*CARTER, C. D.	GARDEN, W. A.
†ALLAN, C. O. P. W.	†CARTER, R. E.	GEOGHEGAN, R. E.
ANDERSON, L. R.	CHAMBERS, W. G.	GILBERT, R. F. A.
APPLETON, F. L.	CLARK, J. H.	*GILHOLM, J. T.
ARBUCKLE, H. J.	CLARK, L.	GILL, E. R.
ARMSTRONG, R. J.	†CLARKE, H.	†GISBORNE, G. S.
ASHWORTH, A.	CLARKE, O. L.	GODFREY, W. E.
ASKIN, S.	COCO, D. A. R.	GOLDER, E. S.
	COGHILL, W. H.	GORDON, G. L.
BABY, J. D.	COLEMAN, J. E.	GORDON, R. C.
BAILEY, A. H.	†COLEMAN, T. R.	GORE, S.
BAILEY, J. E.	COLLETT, W.	GRAHAM, R. J.
BAIN, J. F.	COLVIN, A. G.	GRAHAM, W. P.
BAIN, W. S.	COOK, M.	GRAY, H.
BALDWIN, R. E.	COOK, R. T.	GREEN, C. G.
BALL, G. S.	*CORNWALL, C. J.	GREEN, E.
BALLANTYNE, J.	COUNSELL, G. H.	GREEN, H. A.
BARNES, J. N.	CRAWLEY, A. G.	GREENE, V. G.
BARLOW, A. W.	CRISP, H. W.	GULSTON, H. V.
†BARLOW, J. E.	CROOK, A. J.	HALCOMB, R. F.
*BARTLE, D. S.	CROW, H. A.	HALL, B. O'H.
BARTLEY, W.	CRUDEN, T.	†HAMILTON, G. D.
BARTON, P. G.	†CUMMINS, F. W.	HAMILTON, R. H.
BATCHELOR, E. T.	†CURTIS, W. B.	HARLOCK, E. D.
BEATY, H. T.	†CUSLER, W. E.	HARPER, E.
BEAMES, R.	*CUTBILL, R. S.	HARRINGTON, J. N.
BELL, F. H. M. F.		HART, J. M.
*BELL, T. S.	DALGLEISH, H. C.	HAWKINS, H. J.
BERTRAND, J. G.	DAMUDE, H.	HAY, B. D.
BEVAN, A. F. J.	DAVENPORT, R. S. C.	HAZLETT, C. H.
†BEVAN, T. H. H.	DAVEY, E. W.	HENDRY, J.
BEWS, J. T.	DAVIES, T. E.	HICKS, W. J.
BILSBOROUGH, W. C. S.	†DAVIS, R. E.	HIGGINS, G. G.
BLACK, J. A.	DAVISON, H. C.	HODGINS, R. W.
BLACK, J. B.	DAWSON, C. E.	†HOLMES, A. E.
BOOTH, C. E.	DEACON, J. G.	HOPPER, A. W. E.
BOSSANGE, W. L. R.	DEMILL, S.	HOUSE, F. C.
*BOUCHER, E. A.	DUNCAN, G. A.	HOWARD, M. A. R.
BOURKE, JR., J.		HOWELL, D. C.
*BOURNE, H. H.		HUNT, H. M.
BOYD, P. B.	*ECCLES, T.	INGLIS, H. A.
BRADLEY, C. E.	ECKERSLEY, W. I.	*IRWIN, J. C.
†BRONSKILL, F. H.	EMERTON, J. H.	
BRAYLEY, D. M.	ENGLISH, J. A.	JACKSON, A. K.
†BRODIE, H. L.	*ESSERY, T. A.	JAFFARY, K. R.
†BROWN, A. L.	EVANS, O. L.	JAMES, J. P.
†BROWN, C. E.	EXLEY, F. G.	JAMESON, S.
BROWN, E. S.	*EXLEY, W. K.	JARVIS, A. G.
BROWN, J. K.	EYKELBOSCH, F.	†JONES, A. R.
†BROWN, R. R.		*JONES, H. F.
BRUCE, G. N.	FAIR, T. W.	JONES, S. S.
BUELS, J. F.	FARMER, A. E.	†JONES, T. R.
BURGOYNE, J.	FIELD, W. M.	JOHNSON, E. W.
*BURGESS, T. A.	FLEMING, C. S.	JOHNSON, F.
†BURNS, G. K.	FOOTE, A. S.	JOUDRY, G. C.
BUTLER, H. F.	FORBES, J. F. N.	JUDD, E. L.
BUTLER, J. J.	*FORBES, J. K.	
	†FORBES, P. G.	KELLY, R. H.
CALHOUN, C. S.	FORSTER, A. J.	KENSSETT, W. L.
CALVERT, C. W. L.	FOSTER, A. R.	†KERR, A. J.
CAMPBELL, F. R.	FOSTER, J. S. D.	KERR, S. L.
CAMPBELL, N.	FRAMPTON, C. S.	†KIDD, C. E.
CAMPION, A. C.	FRASER, A. H.	KILROY, R. A.
CANDY, J. O. W.	FRASER, J.	KIRK, A.
CARRUTHERS, W. J.	FRENCH, L. D.	
CARSON, R.		

*Killed.

†Wounded.

‡Prisoner.

Imperial Bank of Canada

Honour Roll—(Continued)

*KIRKLAND, W. L.	NATTRESS, J. A.	†SLATTERY, T. J.
KIRKPATRICK, G. G.	NATTRESS, J. C.	SMITH, A. C.
†KNOX, T. R. M.	NEASE, F. G.	SMITH, E.
KYLE, L. E.	NEELY, P. R.	SMITH, E. C.
LALANNE, E. S.	*NESBIT, T. O.	SMITH, F. D.
†LAMBE, R. M.	†NORMAN, H. G.	SMITH, G. H.
LA MOTHE, A.	OGDEN, A. L.	SMITH, J. T.
†LANG, J.	OGDEN, H. G.	SOMERVILLE, G. A.
LAUNDY, C. E.	OLDHAM, R. H.	SPENCER, R. E. C.
LEAKE, E.	*OLIVER, T. H.	STATON, R. D.
LEMON, J. C.	O'LOUGHLIN, H. M.	*STRICKLAND, R. D'A.
LEMON, W. M.	OSBORNE, E. B.	SWEENEY, L. J.
LEVIE, H.		
LILLIE, R. McD., Jr.	PANKHURST, A. J.	TAYLOR, A. L.
LINCOLN, J. C.	PAGE, L. S.	TENNANT, E. C.
LITHGOW, W. V.	PALMER, G. F.	TEW, E. C.
LOMAX, J. M.	PATERSON, C. F. W.	THAIRS, F. F.
LONGSTAFFE, R. G.	PATTERSON, H. W.	†THOMAS, F.
LOVE, K. H. L.	PATTERSON, J. D.	THOMPSON, B. E.
LUCAS, A. P.	PEAKE, N. A.	THOMPSON, C. F.
LUCAS, F. E.	PEPLER, S.	*THOMPSON, C. M.
LUMSDEN, P. V.	PHILLIPS, A.	THOMPSON, G. S.
MANN, G. F. S.	†PHILLIPS, S. S.	THOMSON, J. W.
MARSHALL, H. W. H.	PORTER, W. M.	TIDMAN, G. H.
MARSHALL, W. V.	POWER, E. O.	TOLHURST, G.
MARTIN, W.	PROCTOR, G. S.	TONKIN, A. E.
MASON, L. L.	†PURSER, H. M.	TORRANCE, J. B.
MAVOR, R.		TOTTIE, F. B.
*MEEK, H. H.	QUINN, L. S.	TROTTER, R. V.
MEERES, E. L.	RADIGAN, B. J.	TUBBY, W. G.
*MELLISH, R. C.	RAMSEY, F. A.	TUCKER, J. H.
MELLOR, J. F.	RAYNER, C. C.	TWIST, MISS D. P.
MESTON, H. L.	REBURN, E.	(Nurse)
†METLOR, O. L.	REESOR, H. G.	VAUGHAN, I. H. G.
MILLIKEN, W. B.	†REID, W. E.	VAVASOUR, J. L.
†MIRTLE, F. W. B.	RICE, H. F.	VENABLES, F. G.
†MOLYNEAUX, H.	RICHARDSON, T. R.	VENNING, R. N.
MOORE, G. H.	RICKARDS, V. O. P.	VEREKER, J.
MOORE, S. B.	RIGG, J. B.	VIRTUE, R. M.
MURRAY, A. H.	RISTEEN, G. N.	
McCAUL, A. C.	†ROBB, D.	*WALKER, H. V.
McCAUL, W. J.	ROBERTSON, A. R.	†WALKER, R. H.
McCLAY, R. S.	*ROGERS, E. A.	*WALKER, S.
McCULLOCH, G.	ROGERS, E. L.	WATERS, H. G.
McDIARMID, J. W.	†ROGERS, G. R.	WATKINS, J. C. V.
MACDONALD, H. C.	†ROSENROLL, A. S.	WATSON, A.
*MACDONALD, J. C.	ROSEWARN, I. A.	WATT, J. D.
MACDONALD, W. G.	RUSSELL, R. I.	WAY, J. H.
*MACDONALD, W. H.	RUSSELL, L. A.	WAY, S. R.
*McGILL, A. L.	RUTHERFORD, T. R.	*WEAVER, A. H.
MACGREGOR, A.	*RYAN, G. B.	*WELLESLEY, R. A.
MACGREGOR, J.		WHITE, W. G.
MACIVER, A.	†SAUNDERS, A. G.	WICKENS, H. G.
MACKAY, J. F.	SCARTH, H. C.	WICKENS, R. N.
McKAY, M. H.	SCOTT, E. S.	WILKENS, G. C.
McKEAN, K. V.	SCHLEMULLER, F. E.	†WILLS, R.
MACKENZIE, W. D.	†SCRIVEN, C.	WOOD, J. S. W.
McKERSY, L. S.	SEAMAN, C. H.	WOOTEN, J. F.
*McLEAN, A. A.	SHARP, J.	WORSLEY, E. N. D.
McLEISH, H.	SHAW, J. A.	WRIGHT, W.
McMANUS, H.	SHEANE, J. E.	
MACMILLAN, A.	SHEWFELT, A. W.	YATES, F. H. L.
McNAIR, W. L.	SHIPP, K. W.	YOUNG, G.
McNAUGHTON, N. L.	SIMPSON, W. E.	†YOUNGMAN, F. T. H.
McRAE, D. J.	SKINNER, G. H.	
McSWEENEY, R. G.	SKITCH, T. M.	

*Killed.

†Wounded.

†Prisoner.

Imperial Bank of Canada

Agents and Correspondents

CANADA.....	Bank of Montreal.
GREAT BRITAIN AND IRELAND	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited. Bank of Ireland.
FRANCE.....	Crédit Lyonnais.
UNITED STATES....	NEW YORK—Bank of the Manhattan Company. Bank of America. Bankers Trust Co. Guaranty Trust Co. Irving National Bank. National Bank of Commerce. National City Bank. Merchants National Bank. Hanover National Bank.
	BOSTON—National Shawmut Bank.
	BUFFALO—Bank of Buffalo.
	CHICAGO—First National Bank.
	Corn Exchange National Bank.
	CLEVELAND—First National Bank.
	DETROIT—First and Old Detroit National Bank.
	DULUTH—First National Bank.
	MINNEAPOLIS—First and Security National Bank.
	PHILADELPHIA—Farmers & Mechanics National Bank.
	Fourth St. National Bank.
	Franklin National Bank.
	Philadelphia National Bank.
	First National Bank.
	PITTSBURGH—Bank of Pittsburgh.
	PORTLAND, ORE.—United States National Bank.
	SAN FRANCISCO—Wells Fargo Nevada National Bank.
	SEATTLE, WASH.—Seattle National Bank.
	SPOKANE—Exchange National Bank.
	ST. PAUL—First National Bank.
CHINA AND JAPAN...	Hong Kong & Shanghai Banking Corporation.
AUSTRALIA.....	Bank of New South Wales. Union Bank of Australia.
NEW ZEALAND.....	
TASMANIA.....	Yokohama Specie Bank. Bank of Hawaii, Limited.
SANDWICH ISLANDS.....	
SOUTH AFRICA.....	Standard Bank of South Africa Limited.
INDIA.....	National Bank of India Ltd.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTY-SECOND ANNUAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, May 23rd, 1917,
at 12 noon.*

The Forty-second Annual General Meeting was held in pursuance of the terms of the Charter at the Head Office of the Bank in Toronto, on 23rd May, 1917.

Amongst those present were:—Hon. Thomas Crawford, A. A. Thompson, J. C. Moor, Major Keefer, Peleg Howland, F. Arnoldi, K.C., R. W. Thompson, Elias Rogers, F. H. Gooch, G. T. Shelby, J. W. Woods, J. K. Fiskien, W. G. Cassels, Richard Tew, Col. Michie, W. J. Gage, J. W. Bain, K.C., H. Vigeon, W. H. Lamont, G. G. LeMesurier, Jas. Scott, J. F. MacKay, Hon. Richard Turner (Quebec), R. Ross, W. J. Barr, J. C. Black, R. Carswell, W. H. Knowlton, O. F. Rice, W. A. Mitchell,

Imperial Bank of Canada

Thos. E. Knowlton, Thomas Long, V. H. E. Hutcheson, Miss Hughes, S. Jeffrey, D. W. Hughes, J. W. Beaty, W. Crocker, L. A. Hamilton, F. Russell, W. Moffat, A. E. Phipps (Winnipeg), Dr. F. Beemer, John Watt, J. A. Richardson (Montreal), George Pattinson, E. Roach, N. Robertson, W. J. McWhinney, K.C., E. S. Houston (Ottawa), B. Pontifex, A. W. Ballantyne, Frank Ford, K.C. (Edmonton), C. M. Gripton, J. G. Ramsey, G. T. Clarkson, R. J. Dilworth, Cawthra Mulock, W. B. Meikle, John Northway, A. P. Burritt, W. S. Elliott, J. M. Lay (Vancouver), G. A. Morrow, Dr. O'Reilly, W. Frances, F. A. Prime, and others.

The Chair was taken by the President, Mr. Peleg Howland, and Mr. Hay, General Manager, was requested to act as Secretary.

The notice calling the Meeting was read by the President and the Minutes of the last Annual General Meeting were taken as read and were confirmed.

It was moved by Mr. C. M. Gripton, seconded by Dr. O'Reilly, that Mr. W. Gibson Cassels and Mr. A. P. Burritt be and are hereby appointed Scrutineers. (Carried.)

Imperial Bank of Canada

The Secretary then read the Directors' Report and the Annual Statement, as follows:—

THE REPORT.

The Directors beg to present to the Shareholders the Forty-second Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1917, accompanied by statement of Profit and Loss Account giving the result of the operations for the year.

The balance at credit of Profit and Loss Account carried forward from last year was \$1,089,656.29

The net profits for the year after making provision for bad and doubtful debts and for rebate on unmatured bills under discount amounted to..... 1,122,818.67

Making a total at credit of Profit and Loss of \$2,212,474.96

This amount has been applied as follows:

Dividends at the rate of 12% per annum.... \$ 840,000.00

Annual Contribution to Officers' Pension and Guarantee Funds..... 7,500.00

Contributions to Patriotic and other War Funds..... 27,500.00

War Tax on Bank Note Circulation..... 67,598.76

Auditors' Fees..... 5,000.00

Contingent Appropriation to cover depreciation in Bonds and Debentures..... 100,000.00

Balance of Account carried forward..... 1,164,876.20

\$2,212,474.96

Branches of the Bank have been opened during the year at Iroquois Falls and Mount Dennis, Ontario; at Denholm, Laird, McLean, Pilot Butte, Ruddell and Springwater, Saskatchewan; and at New Norway and Peace River, Alberta. One branch has been closed, namely, North End, Edmonton, Alberta.

Imperial Bank of Canada

The Head Office and Branches of the Bank, now numbering 128, have been carefully inspected during the year. The Auditors appointed by the Shareholders have also made their examinations as required by the Bank Act, and their report and certificate is attached to the Balance Sheet.

A further subscription of \$25,000 has been made to the Canadian Patriotic Fund and will be required during the course of the year.

The Directors have much pleasure in testifying to the loyalty, faithfulness and efficiency of the Staff.

All of which is respectfully submitted.

PELEG HOWLAND, *President.*

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

30TH APRIL, 1917

Dividends Nos. 104, 105, 106 and 107 at the rate of 12% per annum.....	\$840,000.00	Balance at credit of account 29th April, 1916, brought forward.....	\$1,089,656.29
Annual Contribution to Offi- cers' Pension and Guar- antee Funds.....	7,500.00	Profits for the twelve months ended 30th April, 1917, after deducting charges of management and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under dis- count.....	1,122,818.67
<u>Special Contributions</u>			
Patriotic Fund \$25,000.00			
British Red Cross Fund.....	2,500.00		
	27,500.00		
Dominion Government War Tax On Bank Circulation for 12 months	67,598.76		
Contingent appropriation to cover depreciation in Bonds, and Debentures...	100,000.00		
Auditors' Fees.....	5,000.00		
Balance of Account carried forward.....	1,164,876.20		
	<u>\$2,212,474.96</u>		
			<u>\$2,212,474.96</u>

RESERVE FUND.

Balance at Credit of Account.....	<u>\$7,000,000.00</u>
-----------------------------------	-----------------------

PELEG HOWLAND,
President.

E. HAY,
General Manager.

Imperial Bank of Canada

FORTY-SECOND ANNUAL

30TH APRIL,

LIABILITIES.

Notes of the Bank in circulation.....	\$ 7,656,914.00
Deposits not bearing interest.....	\$ 14,845,206.10
Deposits bearing interest, including interest accrued to date of State- ment.....	51,354,075.12
	66,199,281.22
Balances due to other Banks in Canada.....	\$ 276,910.47
Due to Banks and Banking Corre- spondents in the United Kingdom.	1,487.10
Deposits by and Balances due to Banks elsewhere than in Canada and the United Kingdom.....	1,208,659.35
Acceptances under Letters of Credit (as per contra).....	57,600.00
	1,544,656.92
Total Liabilities to the public.....	\$ 75,400,852.14
Capital Stock paid in.....	7,000,000.00
Reserve Fund Account.....	\$ 7,000,000.00
Dividend No. 107 (payable 1st May, 1917) for three months, at the rate of 12% per annum.....	210,000.00
Balance of Profit and Loss Account carried forward.....	1,164,876.20
	8,374,876.20

AUDITORS' REPORT TO SHAREHOLDERS.

We have compared the above Balance Sheet with the books and accounts at the Chief Office of Imperial Bank of Canada and with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on 30th April, 1917, We certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

G. T. CLARKSON, F.C.A.

R. J. DILWORTH, F.C.A.

of Clarkson, Gordon and Dilworth.

\$90,775,728.34

Imperial Bank of Canada

BALANCE SHEET

1917.

ASSETS.

Current Coin held by the Bank.....	\$ 1,621,742.57	
Dominion Government Notes.....	9,885,832.00	
		<u>\$11,507,574.57</u>
Deposit in the Central Gold Reserves.....		1,000,000.00
Deposit with the Minister for the purposes of the Circulation Fund.....		348,495.33
Notes of other Banks.....		905,817.00
Cheques on other Banks.....		4,129,209.19
Balances due by other Banks in Canada.....		376,621.51
Due from Banks and Banking Correspondents in the United Kingdom.....		2,078,811.63
Due from Banks and Banking Correspondents, else- where than in Canada and the United Kingdom..		<u>1,858,167.68</u>
		<u>\$22,204,696.91</u>
Dominion and Provincial Government Securities, not exceeding market value.....	\$5,752,872.38	
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities other than Can- adian.....	8,215,437.34	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	898,582.85	
		<u>14,866,892.57</u>
Loans to Provincial Governments....	\$ 28,885.52	
Loans to Cities, Towns, Municipalities and School Districts.....	4,510,792.69	
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and Stocks.....	3,900,248.45	
		<u>8,439,926.66</u>
		<u>\$45,511,516.14</u>
Other Current Loans and Discounts in Canada (less rebate of interest).....		41,192,420.77
Liabilities of Customers under Letters of Credit (as per contra).....		57,600.00
Overdue Debts (estimated loss provided for).....		237,911.04
Real Estate (other than Bank premises).....		389,102.55
Mortgages on Real Estate sold by the Bank.....		450,284.37
Bank Premises, at not more than cost, less amounts written off.....		2,908,083.47
Other Assets, not included in the foregoing.....		<u>28,810.00</u>
		<u><u>\$90,775,728.34</u></u>

PELEG HOWLAND,
President.

E. HAY,
General Manager.

THE PRESIDENT'S ADDRESS.

In rising to move the adoption of the Report which you have just heard, I am going to make a few remarks, which unfortunately is a custom.

While the year just past has been one of much anxiety, your Directors meet you to-day with some satisfaction, for the management is able to show a considerable increase in the earnings of the Bank. As you will see after paying dividends and making the usual provisions, and also putting aside a sum to cover depreciation in securities, our Profit and Loss Account balance has been considerably augmented.

When we last met together there were few of us, I venture to say, who thought we would still be at war at this date, and now the end seems as far off as ever, with the added anxiety of the uncertainty of happenings in Russia, and the increased submarine peril, an anxiety tempered by the entrance of the United States into the war.

Without doubt our prosperity (unstable though it is) is due to the continuation of the awful struggle. Much of the profit that is accruing to the community would appear to be due to the constant rise in the price levels of almost every conceivable commodity consumed or desired by man. As to what are the causes that lead to these advances, even on materials of which there is an apparent abundance, I will not venture an opinion, suffice it to say that there seems to be an infection in the air that compels the feeling that delay in providing for present or future needs is dangerous; under such conditions the saving of money which is being so strongly advocated is not likely to be made even by the thrifty.

I make the above reference because the inflated conditions existing compel the use of additional money in the conduct of business which the Banks are being called upon to supply; these calls in addition to the needs of the Government, either direct or indirect, are beginning to tax the resources of the Banks and must lead to higher rates of interest on borrowed

money. In our own case we may be compelled to make use of a larger proportion of our reserves than we would under ordinary circumstances think desirable, and which perhaps can only be excused by our Government's or rather our Country's needs. It is, of course, quite true that a state of things such as I have mentioned means increased earnings for us, and would in that respect be a source of satisfaction, if it did not also bring about a reduction in the apparent value of securities even of the highest class; which reduction will have to be provided for out of these earnings as has already been the case to a certain extent in the past year.

All things considered, therefore, is it not wise that the business community, using the term in its broadest sense, should resist all temptation to expand or make capital outlays even at the cost of some prospective profit? The war may go on for a long time, but it may end soon and suddenly, with conditions impossible to foresee, but which we cannot hope will be, immediately, good.

Our Branches have sent in their usual reports; they are, generally speaking, optimistic. It is true that the season is backward, but it would seem as if there would be no reduction in the acreage under crop, except in wheat, but other grains are being sown in its stead; shortage of labor is not complained of *everywhere* by the farming community, and in any case it does not seem to have affected seeding to a great extent. It is to be hoped that Providence will be kind and the yield good. If Providence is kind and half the amateur effort is made that is being urged there will be more garden stuff in this particular vicinity than will be consumed.

I will not burden you with figures, but think it well to mention that the Bank Clearings this year, so far, have increased enormously over last, reflecting in part at least the inflated conditions. Building permits show some increase: it is difficult to decide the cause. Railway receipts have grown. The number of immigrants, while

small compared with former years, has increased somewhat over last year, nearly all coming from the United States. The entry of that country into the war, with the resultant debt and taxation, and the recent regulation regarding free wheat, must, I think, aid us in the future in obtaining American settlers. About a hundred thousand soldiers have been added to our army during the past year, and about one hundred and fifty thousand have been sent abroad to join their comrades; but, alas! ninety thousand casualties have occurred since the war began; of these more than twenty-six thousand are dead, a heavy toll. Our foreign trade has grown enormously, with a balance still largely in our favor: the effect of this is, however, it seems to me, largely nullified by credits granted the Mother Country. Our debt has of necessity grown enormously, and is increasing at the rate of probably three-quarters of a million dollars a day; it is only reasonable to expect that we must soon begin to feel the effect of the burden. It will, I am sure, be cheerfully borne.

Turning to our own immediate affairs, it will be noted from the Report that several small Branches have been opened. We have reason to expect that these will very quickly become self-sustaining, with perhaps the exception of the one at Peace River, which has more the character of a pioneer post, but from which, eventually, good results are anticipated.

We have also secured properties at, it is thought, reasonable values in Vancouver, Windsor, and the corner of King and Spadina Ave., Toronto (two of these are yielding revenue), where it is expected we will erect our own offices, when the opportune time arrives.

In Aurora the business of J. M. Walton & Co., private bankers, has been purchased, with an improved effect on our business at that point.

I am sure you will approve of the further subscription to the Patriotic Fund referred to in the Report, and which will be paid out during this year.

Imperial Bank of Canada

I am sorry that our senior Director, Mr. Ramsay, is not with us this year. It is the first time he has missed this meeting within my recollection. While recently ill, he writes that he is now quite fit, but that the sailings of steamships for America are so uncertain that he decided not to venture. Dr. Merritt is still attending to his military hospital duties in England, and is in consequence absent.

A very large number of our Staff have enlisted and gone overseas (Mr. Hay will give you particulars) and a large number of them, I regret to say, will not return. It has again been a hard, self-sacrificing year for those remaining, and I once more am glad to bear testimony to their loyalty and zeal.

I beg to move the adoption of the Report, and will ask Mr. Rogers to second the motion. (Applause.)

THE VICE-PRESIDENT'S ADDRESS.

In seconding the adoption of the Report there is no occasion for me to refer to the statement, as the figures shown speak eloquently for themselves, and our long experienced General Manager will, no doubt, explain any details you may wish to know which may not have been covered by the Report itself, or by the President's address.

I think I am naturally inclined to be cautious. Perhaps that is owing to my early training on the farm, where all the bad horses about the place were given me to break in. I have ridden all kinds, from the worst broncho of the West to some of the most tricky thoroughbreds of the East, and although I have had some tumbles, that and other experiences must have developed a sense of caution which I have found valuable in business. At the same time the experiences I have passed through have given me freedom from any sense of fear, or else I was born that way. I have no criticism to offer regarding what the President has said, but at the same time I want to say I have the fullest confidence that not only will this worst of all catastrophes ever known end in victory for the Allies, but that the peoples

of the world will come out of it much better, as gold tried in the fire, and that this Canada of ours, also this Bank, will have a great future.

The farm is the chief source of wealth. We have now three transcontinental railways with branches running through thousands of miles of the very best undeveloped agricultural land in the world. In the natural course of things, these must attract immigration. The products of the farm are now commanding the highest prices ever known, and, in my opinion, even after the end of the war, high prices for foodstuffs must continue to prevail. With the mechanical appliances now available for farm work, the farmer needs a considerable supply of extra capital, and should be helped to the extent needed upon good security. The food supply of the world is short; the demand is likely to increase rather than decrease. Development of mines, extension of factories and the reconstruction of devastated Europe must all call for food supplies for the workers. On the whole, the farmer has been helped rather than hurt by this war, and will continue to be so, at least for a long time to come.

Great changes must necessarily take place as the aftermath of the war, and in the meantime there can be no question as to the wisdom of economy in all directions. One common factor will enter into any adjustment after peace has been concluded, and that is the relation of the supply of capital to its demand, and the supply of labor working in harmony with capital. Capital and labor are dependent on each other. The tendency in modern times, unfortunately, has been for capital to use labor too much as a machine.

In my opinion, it would be in the interests of all concerned for capital, which is essential to the development of all enterprises, to take labor, which is equally essential, into its full confidence, each receiving a fair return for that which it gives. Capital is necessary in connection with banking, but apart from that, banking is simply a system of credit. Mr. Henry Dunning McLeod, one of the highest

Imperial Bank of Canada

authorities on credit, says: "A solid system of credit, by which I mean credits on debts which are punctually redeemed at maturity, is the most ingenious and powerful method ever devised by the ingenuity of man for promoting and developing national wealth." Daniel Webster says: "Credit has done more a thousand times to enrich nations than all the mines of the world." To obtain credit there must, or should be, the ability to pay, and the honest intention to pay. The credit of Canada is good, and although the load of debt is growing heavier every day in this, as in every other belligerent country, we must all admit that its financial problems have been wisely handled, and I trust that its credit will continue to grow still stronger with the progress of time.

The Imperial Bank has long been one of the leading banking institutions of Canada, and for its continued successful growth the highest praise is due to its efficient staff. The Board of Directors is necessary to direct the general policy of a Bank, but the responsibility of the real work rests upon the management and official staff.

I have much pleasure in seconding the adoption of the Report. (Applause.)

THE PRESIDENT.— Before I put the motion you would, perhaps, like to hear some explanations from the General Manager, of the figures in this Statement.

GENERAL MANAGER'S REMARKS.

As requested by the President, I have pleasure in pointing out and commenting upon the special features of the Balance Sheet now presented to you.

While our actual cash holdings of \$22,204,696.91 are only very slightly in excess of the amount held a year ago, you will note a material increase from \$10,751,581.96 to \$14,866,892.57 in our "Second Line Reserves," which include Dominion, Provincial and British Government securities, and which are readily convertible into cash. This increase

Imperial Bank of Canada

is represented very largely by short term Government Loans for the purchase of munitions and other war supplies.

Balances maintained in Foreign Countries have decreased during the year from \$6,352,289.15 to \$1,858,167.68. In view of the very large demands of our borrowing customers and the fact that we are able to keep our funds well employed at home, we have reduced our balances abroad by the substantial figure indicated, about \$4,500,000.

Municipal Loans show a decrease during the year of practically \$2,000,000, which is accounted for by the practice of economy and the curtailment of expenditures by municipalities generally. This is as it should be in times like these, and I might say that, in our opinion, some of our Canadian Municipalities should retrench still further.

Call and Short Term Loans show a reduction from \$4,127,322.78 to \$3,900,248.45, roughly \$200,000. While the decrease is not large, I would point out that a very large proportion of the present loans is represented by advances to customers to assist in the purchase of War Loan Bonds.

The substantial increase in current loans and discounts, now amounting to \$41,192,000 odd, as compared with \$34,646,000 a year ago, is due to a general expansion in our commercial business and the present high cost of all commodities.

Bank Premises Account during the year has increased from \$2,621,000 to \$2,908,000. The expenditures in this connection have been conservative, and advisedly made in obtaining desirable sites at reasonable prices. Our policy is, as far as practicable, to own the premises required for the Bank's own business at places where we are satisfied we are permanently established and where advantageous leases are not procurable.

Altogether you will note an increase of \$9,000,000 in Assets during the year.

Turning to the other side of the Balance Sheet—Liabilities—you will observe the amount of notes of the Bank in circulation has, in common with other Banks, considerably

increased during the year just closed; in fact, I might say that the maximum during the year reached the figure of \$8,465,716, the largest in the history of the Bank. The amendments to the Bank Act providing for emergency circulation, as it has been termed, are working out satisfactorily—and to enable us to take advantage of the opportunity afforded by this legislation to increase our circulation, we have deposited with the Central Gold Reserves various sums from time to time, the amount so deposited at present amounting to \$1,000,000.

Deposits not bearing interest have increased by approximately \$3,600,000—from \$11,253,426.11 to \$14,845,206.10. Interest-bearing deposits have shown almost as large an increase, the amount last year being \$48,965,201.86, while this year we have reached the sum of \$51,354,075.12. This growth, representing a total increase in deposits of \$6,000,000, we regard as satisfactory, particularly so when we consider the large withdrawals for investment in War Loan Issues and such like interest-bearing securities yielding higher rates of interest.

You will note that our foreign correspondents' balances with us now amounting to \$1,208,659.35 show a substantial increase. With the high rates of exchange prevailing, no doubt it suits our correspondents to leave these funds, representing chiefly proceeds of collections, on deposit with us pending a return of exchange rates to normal.

The number of individual shareholders of the Bank's stock consistently continues to grow. There are now 1879 Shareholders as compared with 1804 a year ago.

NEW BRANCHES.—Although for the past two or three years' time our policy has not been one of expansion in the way of new branches, you will have noted from the Report that we have during the past year established ourselves at half a dozen rural points in the Province of Saskatchewan and at two points in Alberta. I might say that these expansions have been with a view to the future and to extending our facilities in fields in which we have for some

Imperial Bank of Canada

time been represented. For instance, the branches at Denholm and Ruddell are in the immediate vicinity of North Battleford, where we have had a branch for some ten or twelve years. In the Province of Alberta we have large interests also and have opened a branch at Peace River, which is some 270 miles north-west of Edmonton, where considerable development has already taken place and it is expected will continue. (Applause.)

THE PRESIDENT.—Are there any remarks before I put this motion? It is moved by myself, seconded by the Vice-President, that the Report which has been read be adopted, printed and circulated amongst the Shareholders. (Carried.)

THE PRESIDENT.—The next business is a motion for the appointment of the Auditors.

Moved by Mr. Walter J. Barr, seconded by Mr. R. Carswell: That Mr. G. T. Clarkson, F.C.A., Toronto, and Mr. R. J. Dilworth, F.C.A., Toronto, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed a total of \$5,000. (Carried.)

MR. L. A. HAMILTON.—I beg to make the following resolution; I make it out of the fulness of my heart because of the statement that we have just listened to with so much pleasure to-day. And when we consider the trying time the gentlemen who pilot the affairs of this Bank have had during the past financial year, I am sure that the Shareholders will join with me in this resolution. And I speak to-day in a dual capacity; I am not a resident of the city of Toronto; I happen to be one of the largest farmers in the county of Peel, and, therefore, I am speaking on behalf of the rural Shareholders of this Imperial Bank.

I beg to move, Sir, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.

MR. W. H. KNOWLTON.—Mr. President, it gives me a great deal of pleasure to have the privilege of seconding this

resolution. As a very old customer of the Bank and one who has had many a time to lean on the assistance of the Bank, I have a very warm feeling for the officers for the treatment I got from them. At the same time while as a customer I was always at war with the Bank, because I never could get what I wanted at the price I wanted it—(laughter)—I generally got it though usually I had to pay their price for it. Sometimes my business required a large amount of sterling money, and it often used to amuse me when I came to the Manager and asked him what sterling was to-day. He would say: Do you want to buy or sell?—(laughter)—just as if it made any difference! But mostly I was a buyer, and I always made up my mind when he asked me that question that it was with the object of getting a little time to think how much he should ask, as before then I often found that the credit of Canada in London was very largely the wrong way. Sterling was high, consequently I did not always get that at the price I wanted it. However, I usually got what I wanted and I would not have to pay any more than anybody else. Other times, when I had a little money to spare and did not want it in my current account and would put it in the savings, I would come to the Manager—well, then they did not require any money, but as a matter of privilege they would allow me to leave it there and take care of it and give me 3 per cent., while, if I wanted to get any of that back, I had to pay 6 per cent. (Laughter.) However, that is still going on now, and has been for over 30 years, and I still live and the Bank still lives. During all that time I have always had the greatest courtesy shown me.

But as a Shareholder of the Bank you have the very warmest thanks for the very careful and efficient manner in which this Bank has, as long as I have been connected with it, conducted its affairs. I do not believe there is a Bank in the Dominion of Canada to-day that owes more to its Directors and Officers than the Imperial Bank.

I have much pleasure in seconding the resolution.
(Carried.)

Imperial Bank of Canada

THE PRESIDENT.—It is quite evident Mr. Knowlton knows how to buy and sell. In my behalf, I thank you sincerely for the motion, and I would ask that, on behalf of the Directors, Mr. Gage would say something and also our friend the Hon. Mr. Turner from Quebec.

MR. W. J. GAGE.—Mr. President, it is very pleasant indeed to hear the resolution proposed by Mr. Hamilton and ably seconded by Mr. Knowlton. As one of the Directors, and with knowledge of my colleagues, I think the Directors have simply done their duty, and why thank them? It has been a pleasure to do that duty, because there has been such a delightful feeling of co-operation between the Board of Directors and the Executive of the Bank. Why thank your Directors? They have already had it in the pleasure they have in hearing such a splendid Annual Report read.

It could not be very well otherwise than that this Bank should be conducted with caution, and I want to give it to you Shareholders to-day in confidence—there is not the slightest taint of speculation about the Imperial Bank, either as far as the Directors are concerned or as far as the Executive Mr. Hay, the General Manager, Mr. Moffat, the Assistant General Manager, and Mr. Boulton, the Chief Inspector are concerned. The first two are Scotsmen, so that everything is done with exceeding great caution; they cannot help it, being Scotsmen, but it makes the task of the Directors a much lighter one.

If you require anything further to show that the Directorate and the Executive have tried to conduct the affairs of the Bank with very great caution, I just turn to one or two items in the Annual Report. You have already seen that that splendid nest-egg of \$1,164,876 in the Profit and Loss Account is a very nice thing to fall back upon in time of trouble, if it should come to us. Then there is another item—the securities that are supposed to be gilt-edged that have been purchased by the Bank. After they have been valued and re-valued from year to year, you will find to-day one item down there, "Contingent appropriation to

Imperial Bank of Canada

cover depreciation in Bonds and Debentures, \$100,000." They are worth 100 cents on the dollar, but this is to provide for something to happen in the future; it may never happen. It is there for the Shareholders; it will come back again to the Bank. That shows caution on behalf of the Shareholders on the part of the Directors and the Executive.

There is one matter reminded me of this very thought when Mr. Knowlton was speaking. He came to the Bank to borrow money; he got what he wanted, but the Manager was very, very cautious. He wanted all the security he could possibly get, and that is a failing of the Imperial Bank. It reminds me very much of the advertisement I see in the street car every morning, 2 to 1. The Bank seems to go on that principle that they want two dollars of security for every dollar they advance—a good, wholesome policy in time of trouble. But it is still more pleasant to hear these customers speak in such a splendid way of the courteous, fair treatment they received during all these years.

May I thank you on behalf of my colleagues, the Directorate, for your kind expressions.

HON. RICHARD TURNER.—Mr. President, Ladies and Gentlemen, I did not think you were going to call upon me this morning to say a few words in connection with the Imperial Bank of Canada. The Statement which is in the hands of each of the gentlemen present speaks for itself.

I, as a humble Director of the Bank, express my views with reference to our worthy President. As you are quite well aware, Mr. Wilkie, the late deceased President, was one of the chief promoters of the Bank, and he grew up with the Bank. He had at his right hand, however, the father of our worthy President, Mr. Howland, who was, I understand, a very cautious man. Well, a cautious man would not have established the Imperial Bank as it stands to-day. It required a man to be a man of progress, aggressive, and, at the same time, while he did not play any speculative game as 2 to 1, as described by our friend Mr. Gage, still if he limited himself to strict commercial business as a banker,

it is doubtful if the Imperial Bank would be in the position it is to-day. But he had sufficient of it to make money, and that worthy person, who was ultra-conservative, acted as a good check upon his business ability.

Now, with reference to the Imperial Bank, I live in the city of Quebec, 500 miles away, and it is not always convenient for me to get up to the meetings of the Bank. Since I was appointed in the city of Quebec, I have felt confident that the worthy President and the Directors were quite competent to carry on the affairs of the Bank without the humble representative from the city of Quebec.

As regards economy, I look around this building and I look at the beautiful mosaic floor and marble columns and hieroglyphics on the walls, and they certainly do not show any extravagance. But it shows that the spirit of economy exists from the most minute thing, and I have no doubt in the largest transactions correspondingly. I hope the next time we meet here it will be a very different looking building.

With reference to the Statement, there is just one item that strikes me I would like to have a little more explanation about, and that is, we thank the employees and the staff of the Imperial Bank for their labors and all they have done during the past year. They have shown their loyalty by going and fighting for us at the front; they have shown their loyalty and patriotism in numerous ways. I do not speak for the office only of the city of Toronto, but I speak on behalf of all the employees of the Bank and its agencies. Now, I see about \$7,500 there to the credit of the employees as a contribution to the Pension Fund. We know these young men enter the Bank and the first year they receive very small stipends, not sufficient even to pay for their ordinary expenses of living and clothing. You must remember the young men of to-day are not the young men of forty years ago. They start into this business as clerks at a very early age. I have been 60 years in business; I have been 50 years in active business on my own account, and I notice a change between the young man of that period

and the young man of to-day. Now, as an incentive to these young men—they are giving the best part of their lives, their younger days, to the Bank—why should the Bank not feel disposed to grant them a proper annuity? Take our worthy General Manager: he came to the Bank, you might say, as a child and has been with the Bank ever since. Now, in case of misfortune—we are all subject to it—and if anything happens to the individual and he is called away, do not you think that an annuity, a positive amount, should be placed on proper statistics and allowed to the staff?

I have great pleasure indeed in supporting the adoption of the Report, and it affords me very great pleasure annually to come and visit Toronto. I am very well acquainted in Toronto. You have a fine city; I do not think there is a city in Canada that can surpass Toronto. I had serious thoughts of coming to Toronto to establish my business, but my wife said I was too old for that sort of thing.

THE PRESIDENT.—With reference to the remarks that Mr. Turner has made regarding Pension Fund, there is a certain accumulation of money that has been put aside for years past that forms a nucleus of a fund, and I may say further that the matter now is in the hands of experts who are working on a plan which it is hoped the Bank will be able to afford to adopt, and in due course the Directors will come to you, Gentlemen, for the necessary vote from the funds of the Bank to establish a Pension Fund on what we hope will be a satisfactory and firm basis for all time.

I think Mr. Long has a motion.

MR. THOMAS LONG.—I have pleasure in moving the following resolution: That the thanks of the Shareholders be given to the General Manager, Assistant General Manager and the other officers of the Bank for their attention to the interests of the Bank, and for the efficient performance of their respective duties.

I would like to make a remark or two, as well as move this resolution. I think, Sir, that the Shareholders are very fortunate in having such an efficient Board to confer always

Imperial Bank of Canada

with the General Manager. They have a Board of gentlemen who are I think nearly all business men and of such a standing that the affairs of the Bank are wholly safe in their hands. And if you will allow me to go back as far as the time of the late President and General Manager, I think he always made a wise and careful selection of the young men whom he engaged to learn the affairs of the Bank, and who afterwards, if they were entitled to it, became branch Managers. I think you have as fine a staff of branch Managers throughout the whole length and breadth of Canada as you will find. I happen to visit a great many of them from time to time, and I have always found them very efficient, obliging and capable men.

Looking over the receipts and earnings of the Bank for the past year, I think, Sir, that the Bank has done amazingly well and that the Statement brought before the Shareholders to-day contains everything that we could reasonably expect. When we consider the disturbed commercial and financial interests of the country brought about by war and accompanying conditions, I think that the Statement is an admirable one and that the deduction of \$100,000 for depreciation in securities is a very wise provision to make—and, as far as I am concerned as a stockholder, I am delighted with the Statement.

I also think, after the remarks made by previous speakers, that in times like these, when the cost of living is so high, it would not be out of place for the Board and the management to consider the advisability of giving a reasonable increase to the staff in the way of salary for their services to carry them safely over the trying times we are passing through. As a stockholder, I would like very much to see that done. I think, too, that I am warranted in saying that by the admirable Statement that has been brought before us to-day. And I have no doubt that you Directors will confer with the management and in that way see if you cannot do something for the general staff in the way of bonus or increase of salary. I have pleasure in moving the resolution.

Imperial Bank of Canada

MR. W. CROCKER.—I have much pleasure in seconding the resolution, and I might say that I feel quite satisfied that the officials have done their duty. I think it would be a good thing, these trying times, to give them a bonus or increase of salary.

THE PRESIDENT.—I may say before I put this motion, that the suggestion made by Mr. Long I am sure would be appreciated by the staff. The question is already under consideration by the Directors and will I am sure result in something satisfactory.

Moved by Mr. Thomas Long, seconded by Mr. W. Crocker, that the thanks of the Shareholders be given to the General Manager, Assistant General Manager and the other officers of the Bank for their attention to the interests of the Bank, and for the efficient performance of their respective duties. (Carried.)

THE PRESIDENT.—I will ask the General Manager to say a word or two, in reference to the staff, in reply.

MR. E. HAY (General Manager).—Ladies and Gentlemen, the President has very considerably suggested a word or two; that suits me exactly. I am not a speech maker, and, when given my choice of making a speech, telling a story or singing a song, I have invariably avoided the speech. Sometimes I have told stories, and you have been very patient in listening. I am puzzled what sort of story to tell you, but Mr. Gage, drawing attention to the glorious fact that I am a Scotsman, and consequently more or less cautious, suggests the story of the Scotsman who was cautious even unto death, and when his wife was dying in Dunfermline she expressed the wish to the good man that, regardless of the cost, her body should be carried back to Ecclefechan, where she hailed from; because, by way of explanation, she assured him, she felt she could not lie quiet in her grave in Dunfermline. Of course, he could not do anything else but acquiesce, and he assured her, "nae matter what the cost would be, if you canna lie quiet in

Imperial Bank of Canada

your grave in Dunfermline, we will tak' ye back to Ecclefechan, but I think we will try ye first in Dunfermline." (Laughter.)

I thank you most sincerely for the vote of thanks to the staff. It comes with regularity every year, but it seems to me heartier each time it is proposed, and I certainly for myself and on behalf of my associates and the staff generally thank you most sincerely for this evidence of your appreciation and goodwill.

I cannot miss the opportunity of mentioning to you those who have left us to serve their country, and I have a memo. of figures which I would like to read.

The number of men on the staff of the Bank at the outbreak of the war was 875, of whom 834 were of an age eligible for military service. Out of this enrolment, 300 men, which is equal to 36 per cent., have volunteered and have enlisted for military and naval service. In addition to these, some 85 youths who were appointed to the staff since the commencement of the war have given up their positions to join the colours—in all, 385 of the Bank's employees, of whom I regret to have to report as many as 27 have been killed in action, 40 others wounded, 3 taken prisoners, and 3 recently reported missing. We have now a total staff of 950, and of this number 300 are ladies. This means that the positions of more than 50 per cent. of those who have enlisted are now being filled by ladies, and it affords me pleasure to be able to say that they are performing their duties quite satisfactorily.

THE PRESIDENT.—I know that the Assistant General Manager, Mr. Moffat, is very reluctant to say anything on occasions of this kind, but, if he would overcome his custom, I am sure the Shareholders would be very much pleased.

MR. MOFFAT.—Mr. President and Gentlemen, I join Mr. Hay in thanking you. He has told about the men that have gone to the front, the employees, and I would like to say something about those who remain. They have not gone

Imperial Bank of Canada

to the front, they have not fought, but they have helped to send others there, and they have done good work, hard work, and apparently have appreciated that they are helping to win the war as well as those who have gone forward. I thank you very much.

THE PRESIDENT.—Mr. Phipps, the Western Superintendent, is here somewhere to-day.

MR. PHIPPS.—Mr. President, Ladies and Gentlemen, I am reluctant to speak in public; at this time more reluctant. I have heard voiced by Mr. Turner and Mr. Long an appreciation of the staff that has the sound of true appreciation about it, and I have also heard the President say that a token of appreciation is being arranged.

I have a loyal and efficient staff of Managers and good staff of men, the most of whom, I may say, are physically unfit or not able to take up arms. I have also a loyal and efficient staff of ladies, and I hope, when any consideration is shown, that the ladies as well as the men in the West will be taken into account.

THE PRESIDENT.—Mr. Black has a motion, I think.

MR. J. C. BLACK.—Mr. Chairman, I beg leave to move that the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of twelve Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered.

MR. J. W. BAIN, K.C.—I beg to second that motion. (Carried.)

THE PRESIDENT.—I may say that that ends the proceedings as far as the Shareholders are concerned.

I believe that there is a luncheon, of as wet a nature as the law will permit, in the usual place upstairs, and if you will kindly honour us by partaking of it, the Directors, I am sure, will appreciate it.

Imperial Bank of Canada

The Scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year:—Messrs. Peleg Howland, Elias Rogers, Wm. Ramsay (of Bowland, Stow, Scotland), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage, Sir James Aikins, K.C. (Winnipeg), Hon. W. J. Hanna, M.P.P., John Northway, J. F. Michie, J. W. Woods.

The meeting then adjourned.

At a subsequent meeting of the Directors, Mr. Peleg Howland was re-elected President and Mr. Elias Rogers, Vice-President for the ensuing year.

Imperial Bank of Canada

BOND DEPARTMENT

HEAD OFFICE

GOVERNMENT AND MUNICIPAL BONDS

QUOTATIONS GLADLY FURNISHED
CORRESPONDENCE INVITED

W. S. ELLIOTT, *Manager*, TORONTO.

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1917

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.....	Smiths Falls.....	17
Abbott, Oscar C.....	".....	13
Abbott, Mrs. Rachel G., in trust for Paul Abbott.....	Cleveland, Ohio.....	1
Abell, Henry.....	Winnipeg.....	60
Adams, Mrs. Amy E.....	Sault Ste. Marie, Ont.....	14
Adams, Mrs. Annie S. C.....	Port Perry.....	4
Adams, W. A.....	Sault Ste. Marie, Ont.....	7
Addison, Mrs. Elizabeth A.....	Newmarket.....	10
Aikins, Sir J. A. M., K.C.....	Winnipeg.....	84
Aitken, Mrs. Elizabeth.....	Cheviot, Sask.....	4
Akers, Mrs. Emily.....	Toronto.....	5
Albon, Miss Ada L.....	St. Catharines.....	10
Alcorn, Samuel.....	Lindsay, Ont.....	2
Aldwell, Executrix Estate Thos. D.....	Bournemouth, Eng.....	45
Alexander, Mrs. Jennie.....	Conn, Ont.....	8
Alexander, Exors. Estate Wm.....	Santa Barbara, Cal.....	29
Ambrose, Mrs. Isobel M.....	Hamilton.....	39
Amys, Arthur L.....	Peterborough, Ont.....	10
Anderson, Miss Annie.....	Gores Landing.....	2
Anderson, Mrs. Dorothea S.....	Ottawa.....	12
Anderson, Mrs. Ellen S.....	".....	1
Anderson, Mrs. Emily L.....	Arthur, Ont.....	4
Anderson, Miss Emily L.....	Bridgeburg, Ont.....	30
Anderson, Mrs. Florence.....	Edmonton South, Alta.....	2
Anderson, Miss Joan.....	Toronto.....	5
Andrews, Miss Esther J. A.....	".....	17
Angus, Alex. F., in trust for Mrs. Jane A. Renny.....	Regina.....	24
Appelbe, Joseph.....	Windsor, Ont.....	50
Applegath, L. J.....	Toronto.....	25
Appleyard, R. H.....	Humberstone.....	5
Archbold, Revd. Francis H. W.....	Dublin, Ireland.....	22
Archer, Edward.....	Toronto.....	56
Archibald, Exors. Estate C. B.....	Truro, N.S.....	22
Ardagh, H. H.....	Toronto.....	10
Ardern, Mrs. Marion J.....	Calgary, Alta.....	1
Armbrust, Robt. J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	65
Armstrong, D. N.....	St. Louis, Mo.....	23

Imperial Bank of Canada

Armstrong, Estate Mrs. Elizabeth.....	Toronto.....	26
Armstrong, Mrs. Fidelia J.....	".....	2
Armstrong, Herbert W., M.D.....	Fergus.....	60
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct....	Chico, Cal.....	11
Armstrong, Thomas, M.D.....	Toronto.....	14
Armstrong & Cook.....	".....	30
Arnold, Benjamin W.....	Albany, N.Y.....	58
Arnold, Exor. Estate Charlotte J.....	Parkstone, Eng.....	15
Arnold, Mrs. Martha C.....	St. Catharines.....	30
Arnoldi, Frank, in trust.....	Toronto.....	21
Arthurs, Mrs. Anne J., Trustee.....	".....	216
Ashbridge, Jesse.....	".....	23
Athoe, William G.....	Ridgeway.....	80
Auld, Mrs. Christina M.....	Toronto.....	7
Austin, Albert W.....	".....	200
Avonmore, Viscountess Mabel Sara.....	Bournemouth, Eng.....	7
Aykroyd, Mrs. Mable P.....	Toronto.....	2
Backus, Mrs. Helen M.....	Olcott, N.Y.....	1
Bagnani, Madame Florence R.....	Rome, Italy.....	86
Bain, George D.....	Sussex, N.B.....	56
Bain, James W., K.C.....	Toronto.....	20
Bain, John A.....	Sussex, N.B.....	2
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Allen, M.D.....	".....	25
Baines, Mrs. Annie Z.....	".....	20
Baines, Exor. Estate Mrs. R. J. Ella.....	".....	39
Baird, Wm.....	Sunderland, Ont.....	6
Baird & Botterell.....	Winnipeg.....	6
Baker, Mrs. Bessie W.....	Kingston, Ont.....	2
Baker, Rev. Hibert R.....	Victoria, B.C.....	4
Baldwin, Emilius.....	Toronto.....	5
Baldwin, Exors. Estate Henry St. Geo.....	".....	25
Baldwin, Trustees Estate J. B., M.D.....	".....	35
Baldwin, L. H.....	".....	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin.....	".....	28
Baldwin, Trustees Estate W. A., M.D.....	".....	71
Bales, Miss Maria J.....	".....	6
Balkwill, James.....	St. Thomas.....	15
Ball, Miss Florence S.....	Toronto.....	28
Ball, Miss Louisa A.....	".....	28
Ballantyne, A. W.....	".....	100
Bank of Hamilton, Pension Fund.....	Hamilton.....	24
Barnum, Mrs. Margaret.....	Grafton, Ont.....	25
Barr, Walter J.....	Toronto.....	60
Barrett, Mrs. Julia C.....	St. Catharines.....	6
Barrie, Mrs. Winnifred J.....	Toronto.....	42
Barron, Miss Grace C.....	Fonthill.....	3
Bartlett, Mrs. Janet B.....	Dunnville, Ont.....	3
Barton, Chas. F., and G. E. Barton, in trust	Winnipeg.....	30
Bate, Arthur W.....	St. Catharines.....	5
Bate, Charles F.....	Brampton.....	5
Bate, Henry N.....	St. Catharines.....	5
Bate, Miss Mary F.....	".....	17
Bate, Exors. Estate Newell.....	Ottawa.....	103

Imperial Bank of Canada

Bate, Exors. Estate Thomas B.....	St. Catharines	212
Bate, W. Thornton.....	"	5
Bate, W. Thornton, in trust.....	"	5
Bates, James C., D.D.S.....	Toronto.....	40
Baugh, Mrs. Florence.....	"	20
Baxter, D. W.....	Bedford Park, Ont....	35
Beattie, Miss Mabel J.....	Woodstock, Ont.....	4
Beatty, John W.....	Toronto.....	28
Beatty, Mrs. Lillian M.....	"	21
Beck Manufacturing Co., Ltd., C.....	Penetanguishene.....	98
Bedford, William G.....	Brantford.....	1
Beemer, Frank, M.D.....	Toronto.....	28
Beeshy, Mrs. Clara E.....	Ridgeway.....	9
Beeshy, J. A.....	"	21
Begg, John W., M.D.....	London, Eng.....	116
Belcourt, Miss Gabrielle.....	Ottawa.....	4
Bell, Mrs. Annie.....	"	8
Bell, A. M., and Charles Bell, Trustees....	Halifax, N.S.....	2
Bell, J. P., and Madeline E. Bell, Trustees Estate Annie M. Park.....	Hamilton.....	2
Bell, Miss Madeleine E.....	"	36
Benjamin, Mrs. Henrietta.....	Edmonton, Alta.....	1
Benson, Mrs. Alice M. McK.....	Norwood, Man.....	5
Benson, Miss Clara C.....	Port Hope.....	7
Benson, Miss Emily C.....	"	8
Benson, Frederic A.....	"	22
Benson, Jas. R., and Jas. H. Ingersoll, Trustees.....	St. Catharines.....	14
Benson, Miss Susan E.....	"	49
Benson, T. B. F.....	Port Hope.....	1
Benson, Exors. Estate Judge Thos. M....	"	58
Berry, Miss Christena J.....	Corinth, Ont.....	2
Berry, H. L.....	Walkerville.....	1
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	7
Berwick, John W. R.....	New York, N.Y.....	3
Bethune, Miss Beatrice M.....	Guelph.....	33
Bethune, Rev. C. J. S., in trust.....	"	92
Bethune, H. J., Trustee.....	Toronto.....	21
Bethune, Miss Margaret V.....	"	30
Bethune, Miss Marion L.....	"	30
Bevan, Rev. William.....	Niagara Falls, South..	30
Bews, Jas., and Margaret Bews, Joint Account.....	Orkney Islands, Scot..	3
Bews, John T.....	New Liskeard.....	1
Bicknell, Alf., Annie and A. V., Trustees..	Toronto.....	5
Bicknell, Miss Annie.....	Hamilton.....	11
Bicknell, James W.....	Toronto.....	7
Bicknell, Mrs. May I.....	Hamilton.....	56
Bicknell, Mrs. Minnie.....	Toronto.....	28
Bingham, C. D.....	"	25
Bingham, Mrs. Emma K.....	Aylmer, Ont.....	14
Bingham, R. W.....	Eau Claire, Wis.....	42
Bissonnette, Louis.....	St. Catharines.....	42
Blachford, Mrs. Ida E.....	Toronto.....	14
Black, A. H.....	"	33
Black, A. T.....	"	36
Black, F. A.....	Fergus.....	1

Imperial Bank of Canada

Black, Frederick J.....	Tweed, Ont.....	13
Black, J. C.....	Toronto.....	140
Black, Trustees Estate Samuel G.....	Halifax, N.S.....	8
Blagborne, Mrs. Medora.....	Ridgeville, Ont.....	9
Blaikie & Co., G. W., in trust for J. H. Mitchell.....	Toronto.....	25
Blaiklock, Mrs. Jennie E.....	Montreal.....	4
Blaiklock, Executor Estate Mrs. Martha ..	".....	20
Blake, Mrs. Ethel M.....	Port Hope.....	7
Blakely, John P.....	Picton, Ont.....	6
Boeckh, John C.....	Toronto.....	7
Booker, Newman.....	Monrovia, Cal.....	5
Boomer, Miss Gertrude A.....	Toronto.....	24
Boomer, Miss Helen A.....	".....	16
Boomer, Henry C.....	".....	98
Boomer, Miss Jessy I.....	".....	16
Booth, G. E. H.....	Cobalt.....	23
Booth, William.....	Toronto.....	35
Borland, Joseph G.....	Claremont, Ont.....	21
Boswell, A. R.....	Toronto.....	15
Boswell, A. R., K.C., Executor Estate Mary Cruso, deceased.....	".....	9
Boswell, Andrew W.....	Quebec.....	14
Boswell, Charles E. A.....	".....	2
Botsford, Miss Bessie.....	Toronto.....	1
Botsford, Miss Elizabeth.....	Newmarket.....	4
Boullee, W. H.....	New Hamburg, Ont.....	10
Boulton, Miss Adeline M.....	Toronto.....	1
Boulton, A. R. M., and The Royal Trust Co., Exors. Estate Mary E. King.....	Quebec.....	280
Boulton, Arthur St. G.....	Toronto.....	10
Boulton, Administrator Estate John.....	".....	44
Bourlier, Mrs. Nellie G.....	".....	5
Bowns, Miss Felice M.....	Brooklyn, N.Y.....	10
Box, Harry.....	Ridgeway.....	7
Box, Mrs. Jennie O.....	".....	8
Boyce, James G.....	Toronto.....	28
Boyd, Mrs. Harriet.....	".....	7
Boyd, Mrs. Ida I.....	".....	16
Boyd, John.....	".....	31
Boyer, Mrs. Emily H.....	Willow Point, B.C.....	30
Boyle, Mrs. Amy.....	Toronto.....	70
Boyle, Mrs. Annie E.....	Niagara Falls.....	2
Boyle, Arthur.....	".....	40
Boyle, Philip F.....	".....	2
Bradley, Chas. T.....	Port Colborne.....	10
Brecken, E. R. M.....	Toronto.....	26
Breckenridge, Mrs. Eleanore G.....	".....	70
Bredon, Miss Grace M.....	Brantford.....	30
Brent, Noxon & Co.....	Toronto.....	1
Brett, Thos. E.....	".....	7
Brien, William.....	Trillick, Ireland.....	23
Briggs, Mrs. Arabella V.....	Niagara Falls, N.Y.....	6
Briggs, J. H. A.....	Brockville.....	11
Bright, William M.....	Niagara Falls.....	50
Bristow, James.....	St. Thomas.....	2
Brodie, Francis A., Trustee.....	Vancouver.....	7

Imperial Bank of Canada

Brodie, Trustees Estate John L.....	Toronto.....	18
Broughton, Miss Vida E.....	Bradford, Ont.....	3
Brown, Adam, W. F. McLaren and H. E. McLaren, Trustees for Jean M. Mc- Laren.....	Hamilton.....	9
Brown, Miss Agnes C.....	Carleton Place.....	1
Brown, Allen.....	Montreal.....	11
Brown, Miss Annie M.....	Carleton Place.....	1
Brown, Miss Florence E.....	".....	1
Brown, F. D.....	Toronto.....	250
Brown, Isaac.....	Blyth.....	10
Brown, Miss Jean.....	Carleton Place.....	1
Brown, Miss Margaret M.....	Oak Park, Ill.....	6
Brown, R. R., in trust.....	Galt.....	1
Brown, Victor E.....	Oak Park, Ill.....	35
Brown, Victor E., Trustee.....	".....	22
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Bryce, P. H., M.D.....	Ottawa.....	17
Brymner, Mrs. Georgie G.....	Lethbridge, Alta.....	23
Bryson, Miss Jean.....	Perth.....	17
Bryson, Miss Maggie.....	".....	17
Bryson, Robt. B.....	".....	7
Buck, G. Philip.....	Brantford.....	36
Buck, W. E.....	".....	28
Bull, Bartle E.....	Toronto.....	23
Bull, Miss Kate E. M.....	".....	28
Bull, Mrs. Nettie H.....	".....	40
Burgess, Miss Augusta W.....	Cambridge, Mass.....	10
Burgess, Trustee and Executor Estate Ralph K.....	Toronto.....	210
Burk, Miss Charlotte A.....	".....	3
Burland, Exors. Estate G. B.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce.....	Victoria, B.C.....	60
Burns, Mrs. Margaret L.....	Toronto.....	7
Burr, Wm.....	Fergus.....	10
Burritt, A. P.....	Toronto.....	60
Burritt & Co., A. P.....	".....	2
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth.....	".....	5
Burton, George F.....	".....	20
Burton, Geo. F., in trust for Mrs. Eliza- beth F. Bain.....	".....	10
Burton, Mrs. Maude.....	".....	7
Cadenhead, Mrs. Emma J.....	Picton, Ont.....	9
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	Woodsville, N.H.....	5
Caldbeck, Mrs. Margaret.....	Toronto.....	10
Calder, Robt. W.....	".....	1
Caldwell, Executors Estate Wm.....	Peterboro.....	14
Cameron, Mrs. Elizabeth S.....	Toronto.....	75
Campbell, Mrs. Caroline J.....	Hamilton.....	24
Campbell, C.S., G. T. Bogert and The Royal Trust Co., Trustees.....	Toronto.....	70
Campbell, Donald.....	Thorold.....	16
Campbell, Harold A.....	Esquimalt, B.C.....	20

Imperial Bank of Canada

Campbell, Mrs. Jessie L.....	Toronto.....	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Eliza- beth Norman.....	St. John, N.B.....	111
Campbell, Miss Mabel M.....	Hamilton.....	34
Campbell, Miss Mary G.....	Tillsonburg.....	2
Campbell, Miss Ruby C.....	Hamilton.....	42
Canada Life Assurance Co.....	Toronto.....	35
Cant, Mrs. Emma A.....	".....	2
Cant, Joseph.....	".....	10
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, Executors Estate Wm.....	Toronto.....	29
Carleton, Hubert.....	".....	23
Carleton, Mrs. Marie.....	".....	35
Carmichael, C. G.....	".....	17
Carmichael, Paul C.....	".....	2
Carmichael, Thos. L.....	".....	20
Carnochan, Miss Violet E.....	Niagara-on-the-Lake..	1
Carr, George W.....	Wingham.....	10
Carruthers, James N.....	Toronto.....	14
Carscallen, Henry G.....	Hamilton.....	5
Carswell, Robt.....	Toronto.....	140
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Administrator Estate C. H.....	".....	5
Carter, Miss C. Louise.....	".....	2
Carter, Mrs. Ellen E.....	".....	2
Carthew, Mrs. Elizabeth I.....	Ingersoll.....	2
Case, Charles A.....	St. Catharines.....	100
Case, E. J.....	Athabasca, Alta.....	1
Case, Milo M.....	Edmonton, Alta.....	1
Cassels, Mrs. Laura Cecil.....	Toronto.....	25
Cassels, R. S.....	".....	30
Cassels, Son & Co.....	".....	10
Cassels, Justice Walter G. P.....	Ottawa.....	84
Cassels, W. Gibson.....	Toronto.....	90
Caswell, Fred. T.....	Derby Line, Vt.....	5
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J.....	".....	19
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson....	".....	35
Cawthra, Mrs. E. J., W. H. Cawthra and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	23
Chadburn, Herbert B.....	Montreal.....	5
Chambers, Albert.....	Aylmer West, Ont....	33
Champion, Henry T.....	Winnipeg.....	8
Chantler, Elwood.....	Chantler, Ont.....	18
Chapman, William.....	Toronto.....	25
Chase, Mrs. Margaret G.....	Ayr, Ont.....	11
Chellew, Mrs. Carrie M.....	Santa Barbara, Cal....	3
Chellew, Miss Clara M.....	".....	15
Chellew, Joseph S.....	Blyth, Ont.....	4
Cheney, William G.....	Montreal.....	70
Cherry, Blain.....	Preston.....	3
Cherry, Geo. A., and Wm. Cherry.....	".....	60
Cherry, Mrs. Jennie A.....	Toronto.....	5
Cherry, John.....	Galt.....	27

Imperial Bank of Canada

Cherry, Samuel J.....	Preston.....	10
Chester, Geo. T.....	Buffalo, N.Y.....	10
Child, Mrs. Ada B.....	Cochrane.....	15
Chisholm, Duncan.....	Kitchener, Ont.....	11
Chiswell, J. P.....	Stratford, Ont.....	23
Christopher, Executrices Estate A. N.....	Ingersoll.....	38
Christopher, George.....	".....	6
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clarke, Mrs. Constance H.....	Aylmer, Ont.....	11
Clarke, Mrs. Jane D. F.....	Fitzroy Harbour, Ont.....	9
Clarke, J. B., K.C.....	Toronto.....	10
Clarke, L. F.....	Aylmer, Ont.....	3
Clarke, R. J.....	Colborne, Ont.....	5
Claus, Jacob.....	Ridgeway.....	17
Clayton, Mrs. Fannie G.....	Swansea, Ont.....	5
Clemitson, Miss Mary E.....	Springfield, Vt.....	4
Clergue, Miss Gertrude.....	Montreal.....	2
Clergue, Miss Gertrude, in trust.....	".....	2
Cleveland Trust Co., The.....	Cleveland, Ohio.....	19
Cleveland, Milo L.....	Brockport, N.Y.....	10
Clews, Arthur T.....	Wilkie, Sask.....	1
Cline, Leonard F., M.D.....	Kitchener, Ont.....	21
Cline, Mrs. Louisa V.....	".....	7
Clogg, Mrs. Isabella E.....	St. Catharines.....	9
Coccola, Rev. Francis.....	Powell River, B.C.....	8
Cockshutt, Edmund L.....	Brantford.....	30
Cockshutt, Frank.....	".....	74
Cockshutt, Harry.....	".....	100
Cody, Mrs. Florence L.....	Toronto.....	7
Cody, Rev. H. J.....	".....	63
Coe, Mrs. Luella M.....	Buffalo, N.Y.....	2
Coleman, James.....	St. Thomas, Ont.....	3
Coleman, Mrs. Maud M., in trust.....	Toronto.....	10
Collins, Mrs. Addie Z.....	St. Catharines.....	5
Collver, Mrs. Nessie.....	Toronto.....	1
Colonial Investment and Loan Co., The..	".....	583
Confederation Life Association.....	".....	49
Confederation Life Association, in trust...	".....	98
Cooch, A. C.....	".....	65
Cook, Geo. E., in trust for Estate Geo. J.	".....	200
Cook.....	".....	20
Cook, Geo. T.....	Welland.....	300
Cook, Trustees Estate John L.....	Toronto.....	12
Cooke, Mrs. Elizabeth.....	Uxbridge.....	28
Cooper, Mrs. Mary G., in trust.....	Balderson, Ont.....	4
Cooper, Rev. William.....	Mount Forest, Ont.....	31
Cooper, William H.....	St. Thomas, Ont.....	2
Copland, Mrs. Madge.....	Toronto.....	35
Coppley, Geo. C., in trust.....	Hamilton.....	14
Coppley, Miss Lottie.....	".....	7
Cosens, Mrs. Lillie G.....	Toronto.....	16
Coste, D. A., in trust.....	Niagara Falls.....	58
Coste, Eugene.....	Calgary, Alta.....	20
Coste, Louis.....	Ottawa.....	29
Coulthard, Mrs. Eva E.....	Peterborough.....	18
Coulthard, R. A.....	Oshawa.....	15
Coulthard, Miss Sarah A.....	Toronto.....	

Imperial Bank of Canada

Coulthard, W. W.	Peterborough	40
Courian, Paul	Toronto	10
Court Bertie, No. 478, C.O.O.F.	Ridgeway	6
Courtice, Miss Ada B.	Toronto	1
Courtice, Andrew R.	"	1
Courtice, Francis E.	Collingwood	4
Cowan, Wm. A.	Cochrane, Ont.	5
Crane, George A.	Niagara Falls	3
Crane, Executor Estate Robt.	Welland	20
Cranston, Mrs. Edith	Tempo, Ont.	4
Crawford, Mrs. Edith L.	Wainwright, Alta.	46
Crawford, Miss Geraldine F.	Toronto	15
Crawford, J. T., Trustee	"	3
Crawford, Miss Sara J.	St. Marys, Ont.	10
Crawford, Thomas	Toronto	50
Cream, Miss Rachel	Quebec	36
Creelman, John J.	Montreal	25
Creighton, Mrs. Margaret A.	Brantford	14
Crewe, H.	Toronto	16
Crocker, William	"	200
Crocker, Wm., in trust for Adelaide B. Crocker	"	1
Crocker, Wm., in trust for James W. Crocker	"	1
Crooks, Willoughby	Montreal	7
Crookshanks, Mrs. Eliza S. M.	Peterborough	3
Crow, Miss Mary	Toronto	1
Crowe, Wm., A. J. Bell, T. H. Johnson and J. A. McInnes, Trustees	Halifax	1
Crowe, Wm., J. A. McInnes, T. H. Johnson and A. J. Bell, Trustees Jost W. Methodist City Mission	"	9
Crowther, Wm. C.	Toronto	205
Crysler, Mrs. Catherine	St. Davids	3
Currie, Executors Estate Christina V.	Port Perry	43
Curtis, James D., M.D.	St. Thomas, Ont.	5
Cuthbert, Mrs. Estella	Guelph	17
Cuthbert, Mrs. Estella, in trust for Edward S. Cuthbert	"	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert	"	1
Dalton, Charles C.	Toronto	65
Dalton, Executors Estate Mrs. Emeline M.	"	16
Dalton, Miss Florence E.	"	8
Dalton, Mrs. Ophelia H.	"	22
Daly, Sir M. B., and Eastern Trust Co., Trustees for Mrs. M. C. Primrose	Halifax, N.S.	12
Daly, Sir M. B., and J. B. Kenny, Agents of Capt. Arthur L. Keogh	"	12
Daly, Sir M. B., and J. B. Kenny, Agents of Major E. J. L. Keogh	"	1
Daly, Sir M. B., and J. B. Kenny, Agents of Miss Mary C. Keogh	"	1
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society	Galt	4
Danter, Miss Alice H.	Toronto	7

Imperial Bank of Canada

Darlington, Miss Annie.....	Toronto.....	2
Darlington, Mrs. Annie.....	".....	2
Darlington, Edwin.....	".....	11
Darlington, Miss Grace.....	".....	6
Darlington, Josiah.....	Todmorden, Ont.....	2
Darlington, Robt. J.....	Toronto.....	37
Davidson, Mrs. Florence I.....	St. Catharines.....	4
Davie & Sons, Geo. T.....	Levis, P.Q.....	10
Davies, Mrs. Eleanor.....	Toronto.....	8
Davies, Executors Estate Mrs. Emma.....	".....	102
Davies, Thos. E.....	St. Catharines.....	5
Davis, Mrs. Florence P.....	Aylmer, Ont.....	3
Davis, Frank G.....	".....	2
Dean, A. C. H.....	Toronto.....	35
Dean, Percy H.....	".....	7
Denison, Mrs. Mary.....	Port Colborne.....	15
Dennistoun, Miss Elizabeth O.....	Winnipeg.....	114
Dennistoun, Mrs. Katharine A.....	".....	130
Derry, Mrs. Margaret G.....	Purley, Surrey, Eng.....	200
Deterling, Mrs. Stella M.....	Port Colborne.....	5
Devine, Mrs. Mary A.....	Collingwood, Ont.....	16
Dewey, Mrs. Sarah A. D.....	Niagara Falls.....	10
Dexter, Mrs. Elizabeth.....	Toronto.....	28
Dickinson, Stephen C.....	Halsetown, St. Ives, Eng.....	2
Dight, Norris.....	Thedford.....	7
Dimock, J. Wesley.....	Windsor, N.S.....	3
Dinnis, Mrs. Louise A.....	San Francisco, U.S.A.....	45
Disher, Merritt V.....	Ridgeway.....	61
Disher, W. B.....	".....	150
Dixon, Executors Estate B. Homer.....	Toronto.....	191
Dixon, Frank I.....	".....	10
Dixon, Estate of Wm.....	".....	15
Dobbie, George A., in trust.....	Galt.....	5
Dobbie, J. H., in trust for Miss Cecilia Robertson.....	Kitchener, Ont.....	2
Dobree, Mrs. Susannah A.....	Ramsgate, Eng.....	12
Docter, Miss Cecilia C.....	Belleville.....	7
Docter, Miss Philinda G.....	".....	7
Dodds, Mrs. Agathe.....	Toronto.....	12
Dominion Fire Insurance Co.....	".....	50
Domville, Mrs. Adèle de B.....	Montreal.....	29
Donald, James P.....	Lyons Brook, N.S.....	5
Donnelly, B. W.....	Ancaster.....	3
Doran, Wm. L.....	Niagara Falls, Ont.....	50
Doubt, Henry.....	Port Perry.....	15
Douglas, Mrs. Elizabeth B.....	Montreal.....	53
Douglas, William.....	Fort Erie.....	50
Doyle, Mrs. Susan.....	Charlottetown, P.E.I.....	17
Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond.....	Montreal.....	79
Drummond, Miss Winnifred E.....	Paris Station, Ont.....	1
Drury, Henry.....	St. Catharines.....	75
Drynan, Mrs. Alice.....	Hamilton.....	21
Drynan, Mrs. Jane A.....	Toronto.....	83
Drynan, Miss Louisa E.....	".....	9

Imperial Bank of Canada

Drynan, Miss Margaret I.....	Toronto.....	14
Duff, Donald W.....	".....	14
Dumble, Mrs. Hester A.....	".....	33
Dumble, Executors Estate John H.....	Cobourg.....	11
Dunbar, Miss Irene.....	Dunbarton.....	4
Dunbar, Mrs. Mary E.....	Ottawa.....	14
Dunbar, W. T.....	Dunbarton.....	10
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	28
Durward, Miss Jean, and Miss Florence Durward, Jt. Acct.....	".....	5
Dwyer, Mrs. Florence.....	".....	57
Eastern Trust Co., Guardians of Estate of Children A. L. Gue.....	Halifax, N.S.....	2
Eastern Trust Co., Trustees for Kate D. Jones.....	".....	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore.....	".....	6
Eastern Trust Co., Exors. Estate R. Pratt.....	".....	7
Eastern Trust Co. and Hy. A. Kaulbach, Trustees of will Rev. J. A. Kaulbach..	".....	36
Eastern Trust Co. and H. O. McLatchy, Exors. Estate J. H. Symons.....	".....	71
Eastwick, James.....	Rogate, Eng.....	5
Eberts, A. L.....	Chatham, Ont.....	270
Eberts, Mrs. Florence B.....	".....	11
Eberts, Mrs. Mary M.....	".....	20
Eden, James.....	Charlottetown, P.E.I.....	4
Edgar, Mrs. Ruby T.....	Toronto.....	10
Edmond, Miss Margaret H. A.....	Stow, Scotland.....	5
Edwards, Miss Amy M. A. R.....	Vancouver, B.C.....	46
Egan, Mrs. Anna P.....	Toronto.....	5
Egleston, Miss Clara.....	Ancaster.....	2
Elliot, C. H.....	Belleville.....	52
Elliot, Miss Cynthia J.....	Toronto.....	35
Elliot, Miss Kate A., & Miss Annie K. Elliot	London, Ont.....	17
Elliot, Executrices Estate Judge Wm.....	".....	117
Elliott, Executors Estate W. G.....	Brantford.....	70
Elliott, W. S.....	Toronto.....	1
Ellis, H. T. W., K.C.....	Windsor, Ont.....	7
Ellis, Mrs. Mary E.....	Toronto.....	14
Ellis, Stayner.....	Windsor, Ont.....	4
Ellison, Mrs. Hannah A.....	Elyria, Ohio.....	11
Ellison, Ralph.....	Lansing, Mich.....	1
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	12
Elvidge, Walter L.....	Whitby, Ont.....	5
English, Mrs. Mary A.....	Mitcham, Eng.....	35
Equi, W. J.....	Toronto.....	28
Evans, Mrs. Emily E.....	Westmount, P.Q.....	31
Evans, George E.....	Toronto.....	35
Evans, Henry W.....	".....	33
Evans, Miss L. Evelyn.....	Bournemouth, Eng.....	7
Evans, Mrs. May M.....	Wingham, Ont.....	2
Evans, W. J.....	Toronto.....	7
Eyre, R. W., Exor. Estate Edith E. Eyre..	Vancouver, B.C.....	15

Imperial Bank of Canada

Fair, Miss Lila	Collingwood	19
Fair, Thomas J.	Brantford	16
Fares, Mrs. Fidelia	Port Colborne	4
Farmer, Mrs. Ada M.	St. Catharines	12
Farmer, Mrs. Mary H.	Fergus	20
Farmer, R. D.	"	27
Farncomb, Miss Dorothea	Toronto	23
Farncomb, Miss Dorothy	"	1
Farncomb, Rev. Frederick E.	"	20
Farncomb, Rev. John	"	8
Farncomb, Thos. S., M.D.	Trenton	28
Farncomb, Rev. William	Toronto	18
Farrell, Miss Letitia	Halifax, N.S.	196
Farrell, Miss Teresa	"	211
Farthings, John M.	Aylmer, Ont.	20
Farthings, John M., in trust for Farthings Estate	"	50
Fergus, The Reeve and Treasurer of the Village of	Fergus	3
Ferguson, Mrs. Elizabeth J.	London, Eng.	15
Ferguson, John	Toronto	70
Ferguson, Mrs. Mary E.	"	255
Ferrie, A. E.	"	10
Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie	Hamilton	25
Ferrie, Mrs. Maud	"	28
Field, Henry M.	London, Eng.	16
Field, John T.	Cobourg	7
Fillingham, Joseph P.	Lansing, Mich.	30
Filshie, Exors. Estate A.	Mount Forest	23
Finn, Mrs. Mary	Halifax, N.S.	25
Fisher, Mrs. Catherine B.	Detroit, Mich.	6
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken	Toronto	14
Fisken, J. K., and W. R. Wadsworth, Trustees	"	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees	Brantford	20
Fitton, H. W., in trust	"	8
Fitzpatrick, Louis J.	New Liskeard	4
Fleming, Miss Elizabeth S.	Galt	10
Fleming, Mrs. Helen G.	Toronto	10
Fletcher, Miss Annie	Boston, Mass.	15
Fletcher, George F.	Halifax, N.S.	3
Fletcher, Miss Mary E.	"	5
Ford, Mrs. Victoria	Costa Rica, C.A.	35
Forgie, Mrs. Isabel K.	Pembroke	5
Forgie, J. G.	"	20
Forgie, J. G., in trust	"	50
Forlong, Miss E. S.	Hamilton	58
Forrest, John A., W.S.	Edinburgh, Scotland	23
Forster, J. W. L.	"	49
Foss, Miss May C.	St. Thomas	42
Foster, C. C.	Toronto	14
Foster, Miss Ellen M.	"	2
Foster, Miss Elma A.	Orono	8
Foster, Hubert B.	Bowmanville	5

Imperial Bank of Canada

Foster, Miss Margaret V.....	Orono.....	7
Foster, Miss Mary B.....	".....	10
Foulds, Mrs. Mary.....	Toronto.....	62
Fowlds, Miss Grace I.....	Hastings.....	3
Fowlds, Executors Estate Henry M.....	".....	23
Fowlds, Miss Louise V.....	".....	4
Fowlds, Miss Mary P.....	".....	5
Fowlds, Executors Estate Mrs. Mary V...	".....	12
Fowlds, Walter M.....	".....	8
Francis, Wellington.....	Toronto.....	50
Fraser, Miss Christina.....	Ottawa.....	7
French, C. St. G.....	Duncan, B.C.....	3
Fretz, Miss Mary A.....	Stevensville, Ont.....	3
Friel, Mrs. Hannah B.....	Chicago, Ill.....	8
Fuller, Miss Alice M.....	Toronto.....	49
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	7
Fuller, Mrs. Emily St. G.....	Westmount, P.Q.....	5
Fuller, Mrs. Emma L.....	Toronto.....	50
Fuller, Miss Mary E.....	Hamilton.....	18
Gage, Cameron.....	Bartonville.....	63
Gage, Mrs. Charlotte D.....	Toronto.....	5
Gage, F. H.....	".....	19
Gage, Miss Gladys G.....	".....	50
Gage, Mrs. Ina B.....	".....	100
Gage, Miss Irene C.....	".....	50
Gage, Miss Wilhelmina B.....	".....	50
Gage, W. J.....	".....	630
Galt Hospital Trust.....	Galt.....	25
Gamble, Administratrix Estate Mrs. Anna.	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Garner, Miss Clara M.....	St. Catharines.....	1
Gates, Miss Clara A.....	Hamilton.....	3
Gates, H. G.....	".....	9
Gates, Herbert E., Exor. Estate Geo. E.	Gates.....	
Gates.....	London, Ont.....	40
Geary, G. Reginald, K.C.....	Toronto.....	10
Geggie, Mrs. Isabella M.....	Ottawa.....	28
General Accident Assurance Co. of Canada	Toronto.....	116
George, Alfred W.....	Port Hope.....	12
Gerrie, Mrs. Carrie E.....	Chicago, Ill.....	5
Gibson, Mrs. Agnes E.....	Belleville.....	60
Gibson, Miss Margaret.....	Waterloo, Ont.....	9
Gilbert, Miss Gertrude E. B.....	St. Thomas.....	14
Gilbert, Miss Kathleen M. I.....	".....	14
Gilbert, R. F. A.....	".....	9
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Edward B.....	East Orange, N.J.....	28
Gillbard, John W.....	Toronto.....	26
Gillespie, Executors Estate James.....	Picton, Ont.....	18
Gillespie, Jas. F.....	".....	10
Gillespie, Mrs. Mary E.....	".....	12
Gillies, Mrs. Isabel R.....	Hamilton.....	31
Gillies, James B.....	".....	5
Gilmour, Jos. E.....	North Bay, Ont.....	2
Givens, Miss May.....	East Boston, Mass.....	25

Imperial Bank of Canada

Glasgow, Alvan S.	Brooklyn, N.Y.	9
Glassco, A. W.	Hamilton.	4
Glenney, Edwin J.	Ottawa.	9
Glenney, Miss Theresa L.	Oshawa.	34
Globe Printing Co.	Toronto.	280
Goggin, Mrs. Maria.	Port Credit.	8
Goldie, Alex. R., in trust for A. Gibson		
Goldie.	Galt.	8
Goldie, Alex. R., in trust for J. G. Goldie.	"	9
Goldie, Alex. R., Executor Estate Nora		
Goldie.	"	3
Goldie, Mrs. Margaret.	"	38
Goldie, Miss Rebecca G.	"	28
Gomer, Mrs. Margaret C.	Oakland, Cal.	10
Gooch, Executor Estate R. N.	Toronto.	29
Goodale, Miss Marion.	Cheviot, Sask.	3
Goodall, Robt.	Woodbridge, Ont.	7
Gooderham, Executors Estate Charles H.	Toronto.	77
Gooderham, E. G.	"	20
Gooderham, Exors. Estate Henry.	"	70
Gooderham, Mrs. Margaret.	"	70
Gordon, Mrs. Janet P.	"	22
Gordon, Mackay & Co., Ltd.	"	50
Gould, Miss Alma M.	Uxbridge.	4
Gould, Isaac J.	"	70
Gould, Miss Minnie.	"	4
Goulding, Executor Estate George.	Toronto.	98
Gourlay, Mrs. B. Annie.	Blackpool, Lancs., Eng.	12
Gourlie, Herbert W.	Toronto.	14
Gow, Mrs. Harriet.	New York, N.Y.	10
Gow, Executors Estate James.	Windsor, Ont.	21
Gowans, Executors Estate John.	Toronto.	175
Graham, Miss Christina A.	Biggar, Scot.	7
Graham, Mrs. Clara M.	Port Hope.	3
Graham, John.	Toronto.	6
Grand, James.	"	7
Grandy, Mrs. Annie.	Port Hope.	5
Grant, Mrs. Laura McN.	Halifax, N.S.	14
Grant, MacCallum, Trustee.	"	14
Grasett, Fred. LeM., M.D.	Toronto.	40
Grasett, Lt.-Col. Henry J., and A. W.		
Grasett, Trustees for Mrs. H. G.	"	14
Kingstone.		
Grasett, Lt.-Col. Henry J., and G. B.		
Strathy, Trustees.	"	37
Grasett, Mrs. Jane S.	"	10
Gray, John.	Port Credit.	50
Graydon, Miss Grace M.	St. Catharines.	5
Great West Life Assurance Co., The.	Winnipeg.	180
Green, Arthur E.	St. George, Ont.	4
Green-Armytage, Mrs. C. Ida.	Fergus, Ont.	62
Green, Mrs. Jennie B.	Orangeville, Ont.	3
Greedy, Mrs. Leila L.	Toronto.	2
Greedy, Wm. and J. G.	"	58
Greig, Edward R.	"	4
Greig, Miss Margaret R.	"	8
Griffin, Mrs. Ann.	St. Thomas.	50

Imperial Bank of Canada

Griffin, Mrs. Belle G.....	St. Thomas.....	32
Griffin, F. M.....	".....	37
Griffith, Mrs. Alice M.....	Hamilton.....	5
Gripton, Charles M.....	St. Catharines.....	21
Gripton, Mrs. Elvaretta J.....	".....	10
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Gross, Jno. F., Administrator Estate A. H. Kilman.....	Welland, Ont.....	15
Grote, Mrs. Catherine A.....	St. Catharines.....	2
Guess, Harry A.....	New York, N.Y.....	7
Gundy, W. P.....	Toronto.....	14
Gunn, Mrs. Nellie.....	".....	20
Hadley, Miss Edna A.....	Westmount, P.Q.....	46
Hadley, Mrs. Hattie A.....	Montreal.....	38
Hagarty, John H. G., and F. LeM. Grasett, Trustees.....	Toronto.....	7
Hague, Exors. Estate George.....	Montreal.....	36
Hale, Miss Frances A.....	Colemans Hatch, Eng.....	89
Hale, Miss Henrietta.....	".....	82
Hale, Jeffery.....	London, Ont.....	9
Hale, Mrs. Louisa G.....	".....	70
Hales, Mrs. Marion.....	Toronto.....	10
Hall, Miss Florence.....	Fergus.....	12
Hall, Mrs. Ida.....	Woodstock, Ont.....	34
Hallam, Executors and Trustee Estate John.....	Toronto.....	21
Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, Most Rev. Charles, D.D.....	Ottawa.....	33
Hamilton, Charles A.....	Cochrane.....	1
Hamilton, Miss Ethel M.....	Ottawa.....	8
Hamilton, Rev. H. F.....	".....	35
Hamilton, Rev. H. F., R. C. H. Cassels and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	70
Hamilton, Miss Isabella.....	Ottawa.....	52
Hamilton, James.....	Port Colborne.....	52
Hamilton, John.....	Quebec.....	140
Hamilton, Rev. J. B.....	Dundas.....	35
Hamilton, Lauchlan A.....	Lorne Park, Ont.....	14
Hamilton, Mrs. Mary.....	Port Colborne.....	5
Hamilton, Mrs. Nancy.....	Byng.....	3
Hamilton, Executors Estate Robt.....	Quebec.....	84
Hamilton, W. A.....	Fergus.....	35
Hamilton, William J.....	Fort William.....	5
Hamlin, Mrs. Elizabeth.....	Oshawa.....	35
Hamlin, Reuben W.....	Glendora, Cal.....	92
Hamlin, Executors Estate R. S.....	Oshawa.....	42
Hand, Thomas W.....	Hamilton.....	14
Hanna, Hon. W. J.....	Sarnia.....	105
Harcourt, F. W., and F. C. L. Jones, Trustees.....	Toronto.....	22
Harcourt, Wm. L., M.D.....	Brandon.....	41
Hardie, Mrs. Maria G.....	Greenock, Scot.....	37
Harding, Mrs. Ida.....	St. Pacome, P.Q.....	55
Hardison, George.....	Ridgeway.....	38

Imperial Bank of Canada

Harman, S. Bruce.....	Toronto.....	18
Harris, F. J.....	Hamilton.....	2
Harris, Mrs. Helen R.....	Calgary.....	15
Harrison, Mrs. Mary A.....	Port Colborne.....	15
Harvey, Miss Emma L.....	Toronto.....	5
Hattie, R. M., and Hector McInnis, Trustees for Daisy G. Hattie.....	Halifax, N.S.....	16
Hattie, R. M., and Hector McInnis, Trustees for Louise B. Gue.....	".....	10
Hattie, R. M., and Hector McInnis, Trustees for Estate T. R. Gue.....	".....	4
Haughey, Miss Mary.....	Richmond, Eng.....	6
Haun, Mrs. Susie M.....	Ridgeway.....	10
Hawley, Miss Mary G.....	Belleville.....	28
Hay, Edward.....	Toronto.....	35
Hay, Edward, in trust for Harry Cheyne, W.S.....	".....	15
Hay, Ed., G. G. LeMesurier and Marion A. Kerr, Trustees Wilkie Trust.....	".....	767
Hayes, Mrs. Ida E.....	Grosse Point, Mich.....	5
Head, Howard B.....	Hamilton, Ont.....	10
Heath, Mrs. Jessie W.....	Toronto.....	2
Heenan, Michael.....	St. Thomas.....	90
Heintzman, George C.....	Toronto.....	105
Heintzman, Herman.....	".....	14
Heintzman & Co., Limited.....	".....	100
Henderson, Charles.....	Welland.....	9
Henderson, Joseph.....	Toronto.....	14
Henderson & Small, in trust.....	".....	70
Henderson & Small, in trust for Mrs. C. E. Allen.....	".....	12
Henderson & Small, in trust for C. W. A. Baldwin.....	".....	8
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	22
Henderson & Small, in trust for F. C. Crawford.....	".....	5
Hendrie, Miss Enid S.....	".....	11
Hendrie, Lady Lena M.....	".....	25
Hendrie, William.....	Hamilton.....	40
Henry, Mrs. Elizabeth.....	Toronto.....	30
Hepburn, Mrs. Florence.....	Uxbridge, Ont.....	5
Heron, John B.....	Toronto.....	30
Heron, Miss Margaret J.....	".....	12
Heron, Miss Sarah E.....	".....	12
Hethrington, E. A.....	".....	80
Hethrington, T. S.....	Quebec.....	200
Heward, Geo. C.....	Toronto.....	43
Hewson, Mrs. Fannie B.....	Niagara Falls.....	5
Hibbard, Mrs. Delilah.....	Mt. Vernon, Ohio.....	19
Hickman, Mrs. Charlotte M.....	Dorchester, N.B.....	79
Higgins, James D.....	Toronto.....	21
Highet, Miss Mary E.....	Cobourg.....	7
Hill Estate Incorporated, The.....	New Haven, Conn.....	100
Hill, Francis H.....	Washago, Ont.....	4
Hill, Mrs. Harriette E. G.....	Toronto.....	1
Hill, Lewis F.....	Halifax, N.S.....	43

Imperial Bank of Canada

Hills, Executrix Estate Rolland.....	Vancouver, B.C.....	49
Hindson, William.....	Tillsonburg, Ont.....	7
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Shediac, N.B.....	17
Hodge, Mrs. Agnes.....	Goderich, Ont.....	7
Hodgins, Justice F. E., Trustee for Elaine de la Cour.....	Toronto.....	4
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	6
Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	".....	5
Hodgins, Justice F. E., Trustee for Sher- wood Hodgins.....	".....	6
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Cleveland, Ohio.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5
Holland, Charles.....	London, Eng.....	58
Holland, F. M., Trustee.....	Toronto.....	11
Holmes, Mrs. Fanny.....	".....	2
Holt, H. S.....	Montreal.....	300
Honsberger, Joshua.....	Dunville, Ont.....	2
Hooper, Mrs. Emily C.....	Vancouver.....	1
Hopper, Executors Estate William.....	Cobourg.....	14
Hopper, William H.....	".....	6
Hornby, Mrs. Eva S.....	Toronto.....	1
Horne, Mrs. Grace.....	Middle Barton, Eng.....	23
Hoskin, Miss Mary.....	Toronto.....	100
Hoskins, Miss Maggie.....	".....	9
Houghton, Miss Emma M.....	".....	19
House, Lewis.....	Ridgeway.....	78
Houston, Mrs. Fanny S.....	Niagara Falls.....	5
Howard, Miss Lucy Maclean.....	Toronto.....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howard, William H.....	Montreal.....	10
Howe, Mrs. Florence M.....	London, Eng.....	24
Howland, Administrator Estate Mrs. Edith A.....	Toronto.....	11
Howland, George W.....	".....	138
Howland, Sons & Co., Ltd., H. S.....	".....	590
Howland, Mrs. Katharine.....	".....	21
Howland, Miss Katharine V.....	".....	11
Howland, Peleg.....	".....	80
Howland, Peleg, and Ed. Hay, in trust for O. and E. Pension Fund, I. B. of C.....	".....	840
Howland, T. S.....	Kleinburg, Ont.....	10
Howland, W.....	".....	10
Hudson, Mrs. Margaret J.....	St. Catharines.....	23
Hudson, William S.....	Preston, Ont.....	15
Hughes, Miss A. Camilla.....	Ottawa.....	75
Hughes, D. W.....	Toronto.....	10
Hunter, Miss Mary A.....	Orono.....	8
Hutcheson, Mrs. Blanche E.....	Port Perry.....	14
Hutcheson, Executors Estate Mrs. Florence S.....	Bowmanville.....	26
Hutcheson, V. H. E.....	".....	70
Hutson, J. T. & H.....	Toronto.....	25

Imperial Bank of Canada

Imperial Life Assurance Co. of Canada...	Toronto.....	8
Imperial Trusts Co. of Canada, in trust...	".....	25
Incorporated Synod of the Diocese of Huron.....	London, Ont.....	23
Ingersoll, J. H.....	St. Catharines.....	15
Ingersoll, J. H., Executor Estate Louisa L. Neelon.....	".....	5
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	140
Ingersoll, J. H., and W. H. Merritt, Joint Trustees for Mary B. Merritt.....	".....	19
Inkster, Mrs. Alice G.....	Victoria, B.C.....	4
Inkster, Colin, Sheriff.....	Winnipeg.....	10
Inman, Mrs. Margaret.....	Toronto.....	1
Innes, Charles E.....	Simcoe, Ont.....	29
Innes, Mrs. E. Leila.....	".....	7
Innes, Mrs. Mabel M.....	".....	7
Innes, Robt.....	Peterborough, Ont.....	7
Innes, William L.....	Simcoe, Ont.....	21
Innes, William P.....	".....	81
Irish, Mrs. Jenny H.....	Toronto.....	58
Irish, Mark H.....	".....	46
Irwin, Mrs. Isabel.....	Ottawa.....	96
Istel, André.....	Vancouver.....	15
Jackson, Arthur.....	Stevensville, Ont.....	10
Jackson, Charles M.....	Medina, N.Y.....	14
Jackson, Walter.....	Niagara Falls.....	2
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, Executors Estate Robt., in trust for Mrs. Annie E. Eaton.....	Toronto.....	50
Japp, Executor and Trustee Estate Mrs. Betsy S.....	London, Eng.....	36
Jarvis & Co., A.....	Toronto.....	5
Jeandron, Mrs. Ada L.....	Orange, N.J.....	16
Jeffers, Thomas C.....	Toronto.....	20
Jeffrey, C. C.....	Port Perry.....	7
Jeffrey, S.....	".....	88
Jenkinson, Edwin.....	Wexford.....	4
Jephcott, Executors Estate Wm.....	Toronto.....	42
Johnson, Mrs. Agnes M.....	Consecon, Ont.....	58
Johnson, Mrs. Elsie F.....	Bickford, Ont.....	14
Johnson, Executors Estate James A.....	Consecon, Ont.....	50
Johnson, Mrs. Louise H.....	Wentworth, N.S.....	9
Johnston, Alfred.....	Toronto.....	17
Johnston, Andrew.....	Stratford.....	45
Johnston, H. B.....	Toronto.....	17
Johnston, Mrs. Mary.....	Montreal.....	58
Johnston, Samuel.....	Toronto.....	16
Johnston, Strachan, K.C.....	".....	17
Johnston, W. R.....	".....	17
Johnston, Executors Estate W. R.....	".....	20
Jones, Executors Estate Clarkson.....	".....	56

Imperial Bank of Canada

Jones, Edward C.....	Toronto.....	1
Jones, Herbert R. St. C.....	Weymouth North, N.S.....	4
Jones, J. Gordon.....	Toronto.....	50
Jones, Miss Williamina C. C.....	Quebec.....	12
Jordan, Rev. Louis H.....	Toronto.....	43
Jordan, Mrs. Mary M.....	Halifax, N.S.....	7
Julian, Rice L.....	New York, N.Y.....	35
Kains, Robt.....	St. Thomas.....	38
Kane, Mrs. Jessie A.....	Toronto.....	42
Kappele, Mrs. Kate R.....	".....	70
Kaumeier, Chas. H.....	Detroit, Mich.....	23
Kay, E. J.....	Montreal.....	7
Kay, E. J., No. 2 Acct.....	".....	7
Kay, George.....	Stratford, Ont.....	7
Keachie, Mrs. Ida G.....	Toronto.....	7
Keachie, Mrs. Muriel C.....	".....	7
Keefer, Major W. Napier, M.D.....	".....	100
Keirstead, Mrs. Mary A.....	".....	25
Keith, Donald.....	North Battleford, Sask.....	40
Keith, George E.....	Terrace, B.C.....	14
Kelly, Mrs. Mary.....	Toronto.....	25
Kenaston, F. E.....	Minneapolis, Minn.....	28
Kendall, C. E.....	St. Catharines.....	12
Kenny, Jos. B., surviving Trustee for Margaret J. Kenny.....	Halifax, N.S.....	39
Kenrick, Mrs. Emma M.....	Toronto.....	28
Kenrick, Frank B.....	".....	10
Kernahan, William T.....	".....	14
Kerr, Miss Eliza.....	Galt.....	7
Kerr, Mrs. Emma L.....	Vancouver.....	18
Kerr, Miss Helen J.....	St. Thomas.....	3
Kerr, Miss Margaret T.....	Edmonton South, Alta.....	14
Kerr, Mrs. Marion A.....	Toronto.....	17
Kettles, Thomas.....	South Woodslee.....	4
Kettles, W. J.....	Toronto.....	6
Kidd, David.....	New York, N.Y.....	300
Kiely, Maurice M.....	Toronto.....	68
Kiely, Wm. G.....	".....	68
Kiely, Executors Estate Wm. T.....	".....	346
Kilgour, Mrs. Alice M.....	Eglinton, Ont.....	23
King, Miss Emma.....	Quebec.....	43
King, Frank, M.D.....	St. Catharines.....	10
King, Mrs. Grace.....	Toronto.....	35
King, Mrs. Marie C.....	Quebec.....	110
King, Sydney.....	St. Pacomie, P.Q.....	55
Kingstone, Mrs. Wilhelmina.....	Toronto.....	31
Kinley, Mrs. Christina.....	Ridgeway.....	30
Kippax, Mrs. Margaret.....	Brantford.....	10
Kirkpatrick, A. M. M.....	Toronto.....	7
Kirkpatrick, Rev. F. G.....	Kingston Mills, Ont.....	7
Kirkpatrick, George B.....	Toronto.....	28
Kirkpatrick, George R. F.....	Edmonton, Alta.....	7
Kirwin, William.....	Ingersoll.....	63
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knight, Henry.....	Burks Falls, Ont.....	10

Imperial Bank of Canada

Knowles, A. G.....	Sault Ste. Marie, Ont..	12
Knowlton, Arthur S.....	Toronto.....	5
Knowlton, Thos. E.....	".....	5
Knowlton, W. H.....	".....	73
Kyle, Mrs. Mary J.....	".....	91
Kynoch, Mrs. Josephine.....	".....	43
Lacey, Mrs. Eleanor E.....	Toronto.....	2
Laidlaw, E. W. H.....	Aylmer West, Ont....	22
Laidlaw, John B.....	Toronto.....	15
Laidlaw, Robert.....	".....	30
Lake, William H.....	".....	14
Lally, Miss Constance.....	Barrie.....	88
Lamont, W. H.....	Toronto.....	6
Lang, Miss Marion M.....	".....	14
Langmuir, Edwin A.....	".....	5
Langmuir, Mrs. Georgina H.....	".....	5
Langstaff, James M.....	".....	3
Languedoc, Mrs. Erie R., Usufructuary Legatee.....	Aylmer, Q.....	4
Lannan, Thomas.....	Port Colborne.....	10
Lash, Z. A., K.C., Trustee.....	Toronto.....	35
Lash, Z. A., K.C., and Jno. F. Lash, Trustees for Mrs. Harriet Russell....	".....	68
Lash, Z. A., K.C., and John Osborne, Trustees for Mrs. Jessie Osborne....	".....	190
Lattimore, Mrs. Mary.....	Port Colborne.....	6
Lawes, Mrs. Nora K.....	Southsea, Eng.....	10
Lawler, Miss Annie L.....	Toronto.....	160
Lawler, Executrices Estate Rev. E. B.....	".....	10
Lawler, Miss Elizabeth G.....	".....	202
Lawrence, Executors Estate G. W.....	Stratford, Ont.....	42
Lawrence, James.....	Toronto.....	7
Lawrence, Mrs. Jane.....	Quebec.....	2
Lawrence, J. Willson.....	Jackson's Point.....	7
Lawrence, Mrs. Marie E.....	".....	56
Layton, Mrs. Mary.....	Toronto.....	15
Leach, Hugh.....	".....	14
Leadlay, Mrs. Frances E.....	".....	21
Lee, J. W.....	".....	23
Lefroy, E. B., and H. B. Lefroy, Trustees.	".....	30
Lefroy, H. B.....	".....	7
Leishman, Mrs. Harriet J.....	".....	7
Leitch, Miss Jennie A.....	St. Catharines.....	5
Leith, Mrs. Mary E. H.....	Toronto.....	7
LeMesurier, G. G.....	".....	14
LeMoine, Gaspard, Jules Lemoine and T. Chase Casgrain, Executors Estate Alex. Lemoine.....	Quebec.....	9
Lemoine, Pierre R., and Anne M. G. L. Rémillard, in trust.....	".....	7
Lennard, Harry, in trust.....	Dundas.....	16
Lennard, Mrs. Phoebe L.....	".....	16
Leonard, R. W.....	St. Catharines.....	60
Leonard, W. H.....	Port Perry.....	49
Leslie, Andrew.....	St. Thomas, Ont.....	5
Leslie, Mrs. Sarah.....	Hamilton.....	25

Imperial Bank of Canada

Lester, Thomas W.....	Hamilton.....	14
Lewin, F. G.....	Saskatoon, Sask.....	37
Lewis, Exors. Estate Capt. Ernest H.....	Halifax.....	28
Lewis, Miss Ethel G.....	".....	29
Lewis, Mrs. Maude L.....	".....	12
Lewis, William F.....	Toronto.....	28
Lewis, Exors. Estate Wm. Jarrett.....	Halifax.....	441
Lindsay, Senr., Wm.....	Miniota, Man.....	10
Lindsey, Johnston.....	Orangeville.....	24
Lindsey, Miss Margaret E.....	Mono Road, Ont.....	3
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Miss Maude E.....	Hartford, Conn.....	2
Little, George F.....	Toronto.....	10
Little, Henry.....	Aylmer, Ont.....	11
Little, Miss May.....	Toronto.....	5
Lloyd, Charles H.....	Niagara-on-the-Lake..	1
Lloyd, Leonard R.....	Saskatoon.....	3
Locke, Herbert A.....	Toronto.....	3
Lockhart, Mrs. Susan I.....	".....	7
Logan, Mrs. Eliza J.....	Pickering, Ont.....	11
Logan, F. G.....	".....	28
Logan, William, Trustee.....	Toronto.....	5
London and Western Trusts Company re Smart Trusts.....	London, Ont.....	77
Long, Mrs. Clarissa R.....	Toronto.....	10
Long, Mrs. Emma.....	".....	10
Long, Thomas.....	Collingwood.....	500
Louis, Executors Estate Daniel.....	Quebec.....	10
Love, Rev. A. T.....	".....	1
Love, Miss C. Grace.....	Walkerville.....	1
Love, Mrs. Daisy H.....	St. Thomas.....	37
Love, Henry G.....	Toronto.....	120
Love, Miss Lilian.....	".....	28
Love, Mrs. Maud A.....	Quebec.....	7
Love, Miss Minnie E.....	St. Thomas.....	17
Lovell, Jas. S., Trustee.....	Toronto.....	21
Lovering, Henry L.....	Coldwater.....	150
Ludlow, Mrs. Margaret.....	Midland, Ont.....	13
Lummis, Miss Jessie D.....	Toronto.....	14
Lummis, W. D.....	".....	70
Lundy, John J.....	Peterborough.....	35
Lydon, Mrs. Louisa.....	Toronto.....	2
Lyle, Morley W.....	Peterborough.....	5
Macartney, Executors Estate Alfred T....	Dunnville.....	3
Macdonald, Mrs. Edith C.....	Montreal.....	39
Macdonald, Miss Ellen.....	Hamilton.....	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees.....	Toronto.....	121
Macdonald, James H.....	".....	10
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Mrs. Margaret.....	Port Colborne.....	19
Macdonald, P. A.....	Winnipeg.....	40
Macdougall, Mrs. Emily A.....	Toronto.....	20
Macfarlane, Mrs. Helen S.....	Chatham, Ont.....	5
Macgachen, A. F. D.....	Winnipeg.....	10
Macgregor, Mrs. Kate B.....	Hamilton.....	4

Imperial Bank of Canada

Macgregor, Mrs. Mary A.....	Chatham, Ont.....	16
Macintosh, J. A.....	Toronto.....	31
Mackay, J. J.....	St. Catharines.....	10
Mackay, Mrs. Elizabeth M.....	Georgetown, Ont.....	16
Mackelcan, Mrs. Jean M. G.....	Toronto.....	14
Mackenzie, H. Gordon.....	".....	15
Macklem, Rev. T. C. S., Provost, and S. H. Jones, Bursar, Trustees.....	".....	60
Macklin, Miss Clara.....	".....	23
Macklin, Miss Nora H.....	Stratford.....	5
Maclaren, Miss Edith G.....	Toronto.....	14
Maclean, Gerald A.....	".....	1
Maclean, Mrs. Jennie G.....	".....	15
MacLennan, Mrs. Marion.....	".....	5
Macmahon, H. W.....	".....	17
Macpherson, W. M., P. F. Ridout and Robt. L. Defries, Trustees of Macpherson trust.....	".....	25
Main, Miss Jean.....	Hamilton.....	5
Malloch, Mrs. Olive C. E.....	".....	9
Malloch, W. J. O., M.D.....	".....	5
Malone, Exor. and Trustee Estate James..	".....	35
Manby, Mrs. Sophia M.....	Niagara Falls.....	21
Manitoba College.....	Winnipeg.....	11
Manufacturers Life Insurance Co.....	Toronto.....	400
Marrigan, William.....	Port Arthur.....	125
Martin, Charles H.....	Wilkie, Sask.....	1
Martin, C. K. Craufurd.....	Hamilton.....	1
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin.....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Dumoulin.....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton...	".....	35
Martin, Mrs. Mabel F.....	".....	18
Martin, Miss Vera K. C.....	".....	1
Massey, C. D.....	Toronto.....	140
Massey, C. V.....	".....	35
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	".....	58
Massey, Mrs. Susie D., Trustee.....	".....	42
Massey, Mrs. Susie Maria D.....	".....	93
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey.....	".....	6
Masten, S. Edgar.....	Bloomfield, Ont.....	5
Matheson, Alan F.....	Perth.....	22
Matheson, Miss Anna.....	".....	18
Matheson, Miss Eliza J.....	".....	18
Mathison, Miss Annie.....	Toronto.....	3
Matthews, Mrs. Annie J.....	".....	116
Matthews, Wilmot D.....	".....	116
Maude, Frederick S. A.....	London, Eng.....	7
Maughan, Mrs. Fanny.....	Toronto.....	3
Mauray, Richard B., M.D.....	Memphis, Tenn.....	28
Meadows, David.....	St. Thomas.....	12
Meal, Walter.....	Toronto.....	10
Meighen, Mrs. Letitia B.....	Perth.....	5

Imperial Bank of Canada

Mennie, John.....	Fergus.....	5
Merigold, Mrs. Mary.....	Winona, Minn.....	1
Merritt, Mrs. Amy J.....	St. Catharines.....	12
Merritt, Miss Catherine N.....	Toronto.....	84
Merritt, Miss Emily L.....	".....	84
Merritt, Mrs. Ethel S.....	Owen Sound.....	7
Merritt, Executors Estate Thos. R.....	St. Catharines.....	343
Merritt, Col. Wm. Hamilton.....	Toronto.....	16
Merritt, W. H., M.D.....	St. Catharines.....	836
Merritt, Col. Wm. Ingersoll.....	London, Eng.....	249
Meston, Miss Margaret.....	Hamilton.....	15
Metcalfe, Geo. A.....	Winnipeg.....	10
Metcalfe, Thos. H.....	Portage la Prairie.....	10
Methodist Church, The.....	Toronto.....	102
Méthot, Administrator Edouard W., No. 2 Account.....	Newark, N.J.....	21
Meyers, D. Campbell, M.D.....	Toronto.....	10
Michie, Lt.-Col. John F.....	".....	200
Mickle, Miss Sarah.....	".....	3
Middlemiss, Mrs. Margaret.....	Guelph.....	2
Millar, Robt. D.....	London, Ont.....	2
Miller, Mrs. Amy A.....	St. Catharines.....	21
Miller, Frederick F.....	Napanee.....	14
Miller, John W.....	Haileybury, Ont.....	10
Miller, Executors Estate Mrs. Marietta.....	St. Catharines.....	84
Miller, Mrs. Pauline C. Lash.....	Toronto.....	56
Milne, Alex.....	Aberdeen, Scot.....	56
Misener, Geo. A.....	Sherkston, Ont.....	6
Mitchell, Charles C.....	Brandon.....	5
Mitchell, H. E.....	Toronto.....	10
Mitchell, Jas. S.....	Brandon.....	6
Mitchell, Jno. C. P.....	".....	6
Mitchell, Mrs. Margaret McD.....	".....	30
Mitchell, Miss Marguerite.....	".....	6
Mitchell, Mrs. Mary B.....	Macoun.....	18
Mitchell, Mrs. Myra E.....	Toronto.....	5
Mitchell, Peter C.....	Brandon.....	50
Mitchell, W. A.....	Toronto.....	100
Moblo, Mrs. Jane A.....	Dunnville.....	16
Moffat, Ambrose B.....	Toronto.....	25
Moffat, Mrs. Margaret B.....	".....	100
Moffat, Miss Mary Wight.....	".....	25
Moffat, Wm., in trust.....	".....	100
Molesworth, Mrs. Bathurst G.....	Oakville.....	21
Monk, Mrs. Rosamond P.....	South March, Ont.....	14
Monro, Mrs. Isabel.....	Dunfermline, Scot.....	16
Monro, James.....	".....	12
Monro, Neville F.....	Toronto.....	4
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, George S.....	Edmonton, Alta.....	40
Montgomery, Mrs. Jessie.....	St. Catharines.....	4
Montgomery, William.....	Grimsby, Ont.....	8
Montizambert, Mrs. Mary J.....	Ottawa.....	258
Montreal City and District Savings Bank.....	Montreal.....	16
Moodie, Miss Jean.....	Hamilton.....	10
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Isabell.....	St. Thomas.....	12

Imperial Bank of Canada

Moore, Miss Lucie.....	Nantwich, Eng.....	4
Morden, W. S., General Manager, in trust.	Toronto.....	18
More, W. G.....	".....	8
Morgan, J. W.....	".....	2
Morgan, Robt. R.....	Saskatoon.....	30
Morin, Miss Jeannette L.....	Toronto.....	16
Morin, Miss Lucy M.....	".....	16
Morris, Executors Estate Hon. Alex.....	".....	261
Morris, Alex. C.....	".....	29
Morris, Miss Christine V. K.....	".....	21
Morris, Administrator Estate Edmund M.....	".....	2
Morris, Edward.....	Fonthill.....	100
Morris, Francis J. A.....	Peterborough.....	1
Morris, Trustees Estate Hon. James, for Mrs. M. W. Harman.....	Toronto.....	26
Morris, Trustees Estate Hon. James, for Mrs. H. E. Spragge.....	".....	26
Morris, M.....	".....	10
Morris, Major R. C., R.G.A.....	London, Eng.....	7
Morrison, Arthur J.....	Mono Road, Ont.....	2
Morrison, Miss Edith C.....	".....	2
Morrison, Mrs. Geneviève M. L.....	Toronto.....	16
Morrison, Miss Mabel B.....	Mono Road, Ont.....	2
Morrison, Mrs. Marguerite H.....	Toronto.....	10
Morrison, Wm.....	".....	20
Morrissey, Michael.....	Cobalt.....	10
Morrow, George J.....	Toronto.....	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J. C. Morrow.....	".....	35
Morrow, Mrs. Rebecca M.....	Ingersoll.....	14
Morse, Mrs. Jessie M.....	Winona, Minn.....	1
Morse, J. Wilton.....	Toronto.....	2
Mortimer, Mrs. Alicia G.....	".....	2
Mortimer, C. H.....	".....	15
Moss, Charles A.....	".....	1
Moyer, Mrs. Margaret.....	Alsask, Sask.....	1
Moyle, J. R.....	Bobcaygeon.....	5
Muir, Miss Helen.....	St. Catharines.....	33
Muir, Miss Janet F.....	Port Dalhousie.....	10
Muir, Mrs. M. Caroline.....	St. Catharines.....	3
Muir, William C.....	Port Dalhousie.....	4
Mulligan, B. M.....	North Bay.....	10
Mulock, Cawthra.....	Toronto.....	550
Munro, Mrs. Jean.....	Paris, France.....	36
Murray, Mrs. Ellen M.....	Buckingham, P.Q.....	40
McAllister, W. B.....	Hamilton.....	20
McAndrew, Miss Annie M.....	Toronto.....	46
McAndrew, Daniel H.....	Renfrew.....	20
McAndrew, Miss Jane.....	Toronto.....	63
McAuliff, M.....	Welland.....	100
McCall, Douglas.....	Toronto.....	4
McCall, Mrs. Jane.....	".....	13
McCalla, Miss Dencie M.....	St. Catharines.....	20
McCalla, Miss Edith M.....	".....	20
McCalla, Mrs. Maria S.....	".....	15
McCalla, Miss Mary D.....	Niagara Falls.....	15
McCallum, Mrs. Emma.....	Cobourg.....	14

Imperial Bank of Canada

McCallum, Peter A., in trust.....	St. Catharines.....	45
McCallum, Peter A., Trustee.....	".....	55
McCarthy, Mrs. Agnes E.....	Vancouver.....	42
McCarthy, Dalton L., and Leighton Mc- Carthy, in trust.....	Toronto.....	15
McConkey, Mrs. M. J.....	".....	18
McCraney, George E.....	Saskatoon.....	13
McCreery, Mrs. Ada G.....	Cranbrook.....	18
McCuaig, C. N.....	Montreal.....	14
McCulloch, Hugh.....	Galt.....	210
McCulloch, Mrs. Louise L.....	".....	9
McCulloch, R. O., in trust.....	".....	15
McCurdy, Thos. H.....	Stratford.....	5
McDonagh, Executrix Estate John.....	Thorold.....	43
McDonald, Donald H.....	Fort Qu'Appelle.....	28
McDonald, Mrs. Elleanor C.....	Winnipeg.....	32
McDonough, Executrices Estate William.....	London, Ont.....	18
McFall, Arthur A.....	Bolton.....	70
McFiggins, Arthur J.....	Fenella, Ont.....	2
McGaughey, Geo. A.....	North Bay.....	15
McGee Real Estate Co., Ltd., The.....	Toronto.....	25
McGhee, John.....	St. Thomas.....	1
McGiffin, Mrs. Anna B.....	Toronto.....	14
McGillivray, Miss Catharine.....	Port Colborne.....	35
McGillivray, Donald.....	".....	5
McGillivray, Miss Mary.....	".....	35
McGregor, Rev. George.....	Woodstock, Ont.....	4
McIntosh, Archibald A.....	North Bay.....	4
McIntosh, Mrs. Elizabeth.....	Lindsay.....	2
McIntosh, Robt. L.....	North Bay.....	2
McIntyre, Executors Estate Gilbert H.....	St. Mary's, Ont.....	10
McKay, Mark S.....	Galt.....	10
McKibbin, Herbert A.....	Port Arthur.....	10
McKiggan, Albert J.....	Woodstock, Ont.....	6
McLachlan, Mrs. Alice.....	Guelph.....	10
McLachlin, Exors. & Trustees Estate Claude	Arnprior, Ont.....	100
McLachlin, Exors. & Trustees Estate H. F.....	".....	100
McLaren, Archibald K.....	Seattle, Wash.....	8
McLaren, H. E.....	Hamilton.....	11
McLaren, Richard J.....	".....	14
McLenaghan, James.....	Toronto.....	240
McLennan, Mrs. Elsie M.....	".....	200
McMartin, John.....	Cornwall, Ont.....	332
McMeekin, Rev. Henry, LL.D.....	Ottawa.....	2
McMullen, Mrs. Ida L.....	Fredericton, N.B.....	10
McMurray, W. J.....	Niagara Falls.....	10
McMurrich, Mrs. Minnie G.....	Toronto.....	10
McNaught, Thomas.....	".....	20
McNeal, Senior, Cornelius.....	Port Colborne.....	23
McNeal, Mrs. Susan.....	".....	16
McNeal, William L.....	".....	25
McNeil, H. S.....	Toronto.....	23
McNeil, James.....	New York, N.Y.....	28
McRitchie, Mrs. Jamesena, Geo. A. Conley and D. A. Dunlap, Executors Estate of Rev. Geo. McRitchie.....	Ottawa.....	21
McVean, James H.....	Dresden.....	10

Imperial Bank of Canada

Nairn, Alexander.....	Toronto.....	29
Nairn, Miss Margaret K.....	".....	8
Nanton, A. M., President.....	Winnipeg.....	150
Nasmith, Mrs. Alice M.....	Port Perry.....	1
National Life Assurance Co. of Canada.....	Toronto.....	561
National Trust Co., Limited.....	".....	261
National Trust Co., Ltd., Trustees of Will and Codicils of Dom. Farrell, deceased	".....	295
National Trust Co., Ltd., Trustees Anson Jones Estate.....	".....	441
National Trust Co., Ltd., in trust for Maud MacKenzie.....	".....	28
National Trust Co., Ltd., Trustees Mary P. Mara trust.....	".....	127
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton.....	".....	52
Nattress, Mrs. Julia.....	".....	28
Neelin, James M.....	Port Arthur.....	125
Neff, Mrs. Catharine.....	Port Colborne.....	6
Neff, James E.....	".....	7
Neilson, James.....	Scarboro, Ont.....	70
Neilson, John.....	".....	70
Nelles, Mrs. Christie A.....	Toledo, Ohio.....	21
Nelles, Thos. R.....	Simcoe, Ont.....	5
Nelles, T. R., Executor.....	".....	21
Nelson, Carl F.....	Wetaskiwin, Alta.....	5
Nelson, Mrs. Emily.....	Toronto.....	40
Newbigging, Executrix Estate Lieut.-Col. R. G.....	".....	16
Newcombe, Dan. W.....	St. Thomas.....	24
Newell, Isaac N.....	Aylmer, Ont.....	3
Newman, F. J.....	Balgonie, Sask.....	15
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	37
Niles, Miss Myriene.....	Cobourg.....	11
Noble, Mrs. Maria.....	North Bay.....	6
Noble, Thos. H.....	".....	4
Nordheimer, Executors Estate Samuel.....	Toronto.....	128
North American Life Assurance Co.....	".....	448
North, Charles H.....	Picton, Ont.....	5
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northway, John.....	".....	374
Northway, John A.....	".....	23
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust.....	".....	140
Nunns, A. L.....	London, Eng.....	30
Oakley, J. G.....	Walsall, Eng.....	17
O'Brien, Miss Catherine M., Administra- trix Estate Jas. O'Brien.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	35
O'Brien, James F.....	Welland.....	4
O'Bryan, Joseph S.....	Halifax, N.S.....	20
O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trust- tee for Miss A. Camilla Hughes.....	Ottawa.....	20

Imperial Bank of Canada

Odum, Miss Eleanor D., and Miss Helen E. Odum.....	St. Catharines.....	5
Ogden, A. L.....	Toronto.....	4
Ogden, Miss Bradda L.....	".....	8
Ogden, Miss Isalen L.....	".....	9
O'Hara, Miss Gertrude.....	".....	28
O'Hara, Miss Mary.....	".....	39
Oille, Miss Elizabeth.....	Buffalo, N.Y.....	1
O'Keefe, Executors Estate Eugene.....	Toronto.....	350
Olmsted, Mrs. Edith H.....	Hamilton.....	49
O'Neil, Mrs. Alice.....	North Bay.....	10
O'Neill, Miss Alice A.....	Toronto.....	3
O'Neill, Miss Emma R.....	Port Colborne.....	3
O'Neill, Miss Mary J.....	".....	7
O'Reilly, Charles, M.D.....	Toronto.....	43
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	48
Orr, Mrs. Annie M., in trust for J. L. F. Orr	Toronto.....	1
Orr, J. O., M.D.....	".....	6
Orr, William C.....	Stratford.....	18
Osborne, Miss Annie B.....	Hamilton.....	47
Osborne, Mrs. Henrietta L.....	".....	14
Osborne, Mrs. Isabel B.....	Bournemouth, Eng.....	100
Osborne, Trustees Estate J. B.....	Beamsville.....	140
Osborne, Exors. Estate James Kerr.....	Toronto.....	161
Osler, Sir E. B., M.P.....	".....	200
Osler, F. G.....	".....	40
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trustees.....	".....	200
Osler, H. S., and F. W. G. Fitzgerald, in trust.....	".....	50
Osler & Hammond.....	".....	33
Osler & Hammond, in trust.....	".....	100
Osler, Sir William, M.D.....	Oxford, Eng.....	145
Oxley, F. H., Agent.....	Halifax, N.S.....	4
Oxley, F. H., and W. F. Parker, Trustees..	".....	19
Pacard, Mrs. Margaret E.....	Centerdale, Rhode Island.....	5
Paff, Mrs. Elizabeth.....	Stratford.....	45
Paget, Very Rev. Edward C.....	Calgary.....	17
Paget, Mrs. Marguerite.....	Port Colborne.....	1
Paisley, Mrs. Louise F.....	Sackville, N.B.....	2
Papst, Mrs. Elizabeth M.....	Toronto.....	13
Parker, Miss Catherine G.....	Witney, Eng.....	4
Parker, Executor Estate Hon. Daniel McN.	Dartmouth, N.S.....	12
Parker, Miss Fanny A.....	".....	26
Parker, John T.....	Toronto.....	21
Parker, Mrs. Sarah K.....	Ancaster, Ont.....	4
Parker, William F.....	Wolfville, N.S.....	37
Parsons, Mrs. Lydia M.....	Cochrane.....	8
Pate, W. J.....	Toronto.....	10
Paterson, Miss Edith H.....	St. Catharines.....	5
Paterson, Mrs. Florence I.....	Toronto.....	25
Paterson, Mrs. Florence I., in trust.....	".....	7
Paterson, J. Harry.....	".....	140

Imperial Bank of Canada

Paterson, Mrs. Marion J.....	Toronto.....	9
Paterson, Mrs. Mary.....	St. Catharines.....	10
Paterson, Miss Mary L.....	Toronto.....	7
Paterson, Rev. T. W.....	".....	56
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for children of C. W. Paterson.....	".....	14
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson.....	".....	12
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	12
Paton, Miss Annie.....	Barrie.....	2
Paton, Robt.....	".....	11
Pattinson, George, Mrs. Mary E. Fergu- son, Edward Hay and Jas. B. O'Brian.....	Toronto.....	102
Patton, Francis L.....	Winnipeg.....	20
Pearce, Wm. D.....	South Porcupine.....	5
Pearman, Horace V.....	Halifax, N.S.....	2
Peirce, Miss Annie V.....	Georgetown, Ont.....	5
Peirce, Miss Mary.....	".....	6
Pengelly, Henry.....	Cobourg.....	21
Penton, Miss Bessie B.....	Halifax, N.S.....	14
Peregrine, Miss Etta.....	Galt.....	1
Peregrine, Miss H. May.....	".....	1
Perley, Sir George H.....	Ottawa.....	40
Perry, Mrs. Jenny B.....	St. Catharines.....	7
Peterson, Administratrix Estate Miss Jane.....	Port Colborne.....	12
Pew, Mrs. Ella V.....	Muskegon, Mich.....	19
Philp, James.....	Newcastle, Ont.....	12
Phoenix Insurance Co., The.....	Hartford, Conn.....	479
Pickard, James K.....	Ridgeway.....	2
Pipon, Mrs. Maude M.....	Toronto.....	60
Pirie, Charles N.....	Costa Rica, C.A.....	100
Plewes, Mrs. T. Griffin.....	St. Thomas.....	21
Pontifex, Bryan.....	Toronto.....	7
Poole, Henry S.....	Guildford, Eng.....	11
Porritt, Frederick R.....	Barrie.....	23
Porritt, Frederick R., Trustee.....	".....	2
Porritt, Thomas H.....	South Croydon, Eng... ..	15
Pound, Isaac L.....	Ridgeway.....	7
Powell, C. Berkeley.....	Ottawa.....	100
Preston, Miss Margaret L.....	St. Thomas.....	2
Price, Mrs. Camille.....	Wetaskiwin, Alta.....	2
Prime, F. A.....	Toronto.....	35
Prime & Rankin, Limited.....	".....	100
Prince, Mrs. Charlotte.....	".....	30
Pringle, Clive.....	Ottawa.....	21
Prior, James.....	St. Catharines.....	23
Proudfoot, Mrs. Robina McL.....	Chicago, Ill.....	46
Pugsley, David.....	Maccan, N.S.....	3
Purser, Mrs. Leila.....	Cobourg.....	8
Quarry, Mrs. Annie A.....	Windsor, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	84

Imperial Bank of Canada

Raikes, Miss Fanny.....	Barrie.....	38
Raikes, George.....	".....	7
Raikes, Miss Georgina.....	".....	24
Raikes, Richard, M.D.....	Midland, Ont.....	6
Ramsay, Mrs. Agnes B. O.....	Melrose, Scotland.....	200
Ramsay, Douglas M.....	Ceylon.....	200
Ramsay, Capt. J. Gordon.....	London, Eng.....	200
Ramsay, William.....	Stow, Scot.....	1540
Ramsey, Alan R.....	Toronto.....	15
Ramsey, George.....	Brooklyn, N.Y.....	50
Ramsey, J. G.....	Toronto.....	150
Rankin, Mrs. Ada W.....	".....	5
Rankin, Alexander.....	".....	28
Rankin, Miss Elizabeth.....	St. Catharines.....	12
Rapsey, George H.....	Port Arthur, Ont.....	15
Ray, Mrs. Maggie.....	West Concord, Minn.....	7
Raymer, Mrs. Mary A.....	Manhattan Beach, Cal.....	22
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Rector and Wardens, Trinity Church.....	Galt.....	17
Reeb, John A.....	Port Colborne.....	3
Reeb, Miss Minnie.....	".....	3
Reeb, Thomas E.....	".....	3
Reeb, William.....	".....	3
Reilly, Miss Margaret J.....	Niagara Falls South.....	7
Reynolds, Mrs. Ella F.....	Edmonton, Alta.....	30
Rice, O. F.....	Toronto.....	70
Richardson, Mrs. Eliza A.....	Ingersoll.....	7
Richardson, Mrs. Frances W.....	St. Catharines.....	14
Richardson, John A.....	Montreal.....	49
Richardson, John W.....	Fergus.....	2
Richardson, W. C.....	Chatham, Ont.....	3
Riddell, John E.....	Hamilton.....	14
Ridley, Mrs. Edith.....	Ingersoll.....	10
Risley, John F.....	Portland, Ont.....	5
Roach, Edwin.....	Toronto.....	50
Roach, Miss Louisa.....	Hamilton.....	15
Robert, F. A.....	Chatham, Ont.....	80
Roberts, Fred. T.....	St. Thomas.....	3
Roberts, John F.....	Eau Clair, Wis.....	80
Roberts, Miss Mary.....	Toronto.....	16
Roberts, Richard B.....	Port Arthur, Ont.....	5
Roberts, Roger P.....	Edmonton, Alta.....	2
Robertson, Alex.....	Quebec.....	2
Robertson, Mrs. Eleanor M.....	Toronto.....	6
Robertson, Mrs. Ethel L.....	Ottawa.....	100
Robertson, Miss Jane M.....	Quebec.....	10
Robertson, J. S.....	St. Thomas.....	3
Robertson, Mrs. Margaret K.....	St. Catharines.....	1
Robinson, Miss Ada C.....	Barrie.....	2
Robinson, Mrs. Elizabeth S., Treasurer.....	Toronto.....	11
Robinson, Mrs. Esther.....	Stouffville.....	2
Robinson, Fred.....	Revelstoke, B.C.....	134
Robinson, George.....	Toronto.....	35
Robinson, Miss Harriet M. E.....	Barrie.....	10
Robinson, H.....	Toronto.....	5
Robinson, James W.....	Essex.....	9
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50

Imperial Bank of Canada

Robinson, Miss Mary	Essex	6
Robinson, Mrs. Mary A.	Peterborough	4
Robinson, O. E.	Ingersoll	35
Robinson, Executrices Estate Mrs. Sarah	Toronto	62
Robinson, W. A.	Hamilton	50
Roddick, Mrs. Mary	Cobourg	3
Rodgers, Miss Jessie	Sault Ste. Marie, Ont.	10
RoeBuck, Mrs. Mary E.	Cobourg	14
Roger, Miss Edith A.	Toronto	5
Rogers, Mrs. Annie E., J. A. Forster and Chas. Rogers, Executors Estate Geo. Rogers	Welland	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.	Denver, Col.	29
Rogers, Elias	Toronto	653
Rogers, Miss Rachel S.	Merritton	1
Rogerson, William	Toronto	24
Rohleder, Frederick	Kitchener, Ont.	42
Romain, Miss Kate C.	Oakville	4
Rooke, Mrs. Maude S.	New York, N.Y.	18
Roper, Mrs. Fanny E.	Ottawa, Ont.	36
Rosebrugh, Mrs. Jessie W.	Toronto	2
Rosebush, Mrs. Barbara J. McN.	Appleton, Wis.	10
Ross, Mrs. Christina B.	Toronto	10
Ross, Mrs. Harriet A., Executrix	Quebec	31
Ross, H. F., H. H. Ross and J. W. Ross, Exors. Estate Charlotte W. Ross	Winnipeg	5
Ross, Mrs. Jennie E.	Saskatoon	1
Ross, Mrs. Margaret	Port Robinson	9
Ross, Sidney R.	Saskatoon	28
Ross, Walter	Lethbridge	125
Ross, William, Senior	Fergus	2
Rounthwaite, Miss Elizabeth M.	Toronto	26
Rowe, Mrs. Lizette B.	Newark, N.J.	42
Rowland, Mrs. Mary A. N.	Brussels, Ont.	7
Roy, Mrs. Mary A.	Hamilton	21
Royal Trust Co., The, in trust	Montreal	30
Royal Trust Co., The, Trustees C. E. A. Boswell marriage settlement	Quebec	12
Royal Trust Co., The, Trustees for Dorothy G. Brown, Edmund H. G. Brown, and Evelyn G. Brown	Ottawa	2
Royal Trust Co., The, Trustee for Annie S. Hill	Toronto	6
Royal Trust Co., Trustees Estate J. Travers Lewis	Ottawa	50
Royal Trust Co., The, and G. T. St. J. Bogert, in trust	"	44
Rudolf, Mrs. Edna H.	Brookline, Mass.	10
Rumsey, Miss Melia	Ingersoll	7
Rumsey, Miss Phyllis C.	"	14
Russ, Mrs. Anna	Beamsville, Ont.	1
Russell, Frank J.	Toronto	10
Russill, Frank	"	50
Ryan, Executors Estate Hugh	"	630
Ryan, Patrick F.	Ridgeway	14
Ryerson, Exors. Estate Mary A.	Toronto	58

Imperial Bank of Canada

Sage, Anthony F.....	St. Thomas.....	33
Sailsbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	Ventnor, I. of W.....	17
Samuel, M. & L., Benjamin & Co.....	Toronto.....	50
Sanders, W. B.....	Stouffville.....	5
Sargent, Homer E.....	Detroit, Minn.....	25
Saunders, A.....	London, Eng.....	140
Savage, Mrs. Marion D.....	Montreal.....	25
Scarff, H. W.....	St. Thomas.....	15
Scarth, J. F., and C. G. Scarth, in trust...	Port Arthur.....	9
Scheibe, Geo. T.....	Toronto.....	3
Scholfield, Executors Estate Mrs. Rebecca.	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	28
Scoley, Miss Olive M.....	".....	10
Scott, G. W.....	Edinburgh, Scot.....	12
Scott, Mrs. Helen G. M.....	Richmond, Eng.....	200
Scott, James.....	Toronto.....	42
Scott, J. C.....	".....	140
Scott, J. E.....	Aylmer, Ont.....	30
Scott, Mrs. Jessie.....	Toronto.....	39
Scott, John N.....	Mexico.....	12
Scott, Miss Katharine S.....	Toronto.....	22
Scott, Miss Katharine S., and F. W. Lee, in trust.....	".....	40
Scott, Mrs. Mary E.....	".....	35
Scott, Robt. F., and B. E. Bull, in trust...	".....	12
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Scrimmes, F. W.....	Rosthern, Sask.....	3
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	25
Secord, Executors Estate S. W.....	Brantford.....	14
Semple, Exors. Estate Andrew.....	Toronto.....	49
Semple, Miss Gertrude M.....	".....	6
Semple, Miss Janet.....	Tottenham, Ont.....	4
Semple, Administrator Estate Mrs. Mar- garet.....	Toronto.....	6
Semple, Miss Margaret L.....	Ottawa.....	5
Semple, Robt.....	Tottenham, Ont.....	11
Shantz, Mrs. Catherine.....	Kitchener, Ont.....	1
Sharp, Mrs. Emily.....	South Vancouver.....	2
Sharp, Jas. Lloyd.....	Summerside, P.E.I.....	5
Shaw, Hedley.....	Toronto.....	50
Shearson, Mrs. Jessie McC.....	".....	69
Sherk, Hugh.....	Ridgeway.....	3
Sherk, Ward H.....	".....	4
Sherrin, G. A.....	Toronto.....	5
Shields, James D.....	".....	10
Silver, Mrs. Blanche.....	Halifax, N.S.....	28
Silver, Wm. N., Executor.....	".....	12
Simpson, Mrs. Minnie.....	Montclair, N.J.....	14
Simpson, W. B. Bridgeman.....	Wetherby, Eng.....	60
Sinclair, D. G. C.....	New York, N.Y.....	5
Sinclair, Executors Estate J. C.....	Toronto.....	20
Sinclair, Mrs. Margaret.....	Woodstock, Ont.....	5

Imperial Bank of Canada

Sinclair, Wm. T.....	Toronto.....	2
Sisters of St. Joseph.....	".....	4
Sivers, Charles L.....	".....	4
Sivers, Mrs. Fanny.....	".....	8
Skynner, Mrs. Essie A.....	Brandon.....	4
Skynner, Henry J.....	".....	60
Skynner, H. J., in trust for Eleanor Skynner.....	".....	1
Slatter, Mrs. Maude.....	Toronto.....	15
Sloan, Miss Bertha.....	Fergus.....	11
Slocombe, Miss Annie.....	Hamilton.....	11
Small, Alex. T.....	Beamsville.....	18
Small, John T.....	Toronto.....	44
Small, John T., in trust.....	".....	28
Small, Wolston N. J.....	St. Catharines.....	20
Smart, Alfred M.....	London, Ont.....	50
Smart, Alfred M., and Catherine S. Smart.....	".....	28
Smart, Miss Annie S.....	".....	45
Smart, John E.....	Port Hope.....	30
Smith, Andrew.....	Fenella, Ont.....	15
Smith, Executors Estate Prof. Andrew.....	Toronto.....	180
Smith, Miss A. Clarice.....	Ottawa.....	14
Smith, Miss B. Eloise.....	".....	14
Smith, E. A.....	Toronto.....	105
Smith, Mrs. Elizabeth H.....	".....	10
Smith, Mrs. Florence E.....	".....	6
Smith, Executors Estate Sir Frank.....	".....	350
Smith, George.....	Edmonton.....	35
Smith, George B.....	Toronto.....	70
Smith, Mrs. Gertrude A.....	Moose Jaw, Sask.....	8
Smith, Mrs. Lilian M.....	Ottawa.....	21
Smith, Mrs. Lucie E.....	Toronto.....	10
Smith, Robert.....	".....	16
Smith, Mrs. Sarah M.....	Dorchester, N.B.....	50
Smith, Sydney F.....	Devonport, Auckland, N.Z.....	16
Smith, Executors Estate Walter A.....	Toronto.....	7
Smyth, Miss Jane.....	Kingwood, Ont.....	21
Smyth, Mrs. Julia S. M.....	Lindsay, Ont.....	4
Snowball, George M.....	Toronto.....	10
Snyder, Fred. W.....	Kitchener, Ont.....	14
Snyder, Miss Lena.....	".....	7
Snyder, Mrs. Martha J.....	Ridgeway.....	5
Somerville, Mrs. Marion.....	Toronto.....	6
Somerville, Mrs. Mary A.....	".....	15
Sorby, Charles F.....	Gores Landing, Ont.....	23
Sorley, Mrs. Marion R.....	Toronto.....	1
Southcott, Harry.....	St. Catharines.....	14
Spellman, Mrs. Annie.....	Hastings.....	21
Spence, John H.....	Brantford.....	7
Spence, Mrs. Margaret.....	Niagara Falls South.....	5
Spence, Robt., and Margaret Spence, Joint Account.....	".....	4
Spencer, Chas. C.....	Picton, Ont.....	6
Spencer, J. W., Ph.D.....	Washington, D.C.....	12
Spiers, David.....	Galt.....	20
Spragge, Edward W., M.D.....	Toronto.....	10

Imperial Bank of Canada

Spragge, G. E., and A. G. Robertson, Trustees.....	Toronto.....	10
Spragge, G. E., and A. B. Wilkie, Trustees.	".....	25
Spring, Winthrop N.....	Chicago, Ill.....	1
Springman, Herman H.....	Liverpool, Eng.....	29
Springman, Mrs. Violet E. B.....	".....	29
Sproat, Mrs. Elizabeth J.....	Milton, Ont.....	7
Square, John S.....	Stratford.....	37
Square, John S., in trust for Mary A. H. Frank.....	".....	10
Standard Trusts Co., Exors. Estate Sir Wm. Whyte.....	Winnipeg.....	86
Stark & Co., John.....	Toronto.....	11
Starr, Fred. W.....	Niagara Falls.....	5
Starr, Mrs. Georgie.....	Toronto.....	5
Stayner, Frederic H.....	Exmouth, Eng.....	162
Stayner, Mrs. Harriot R.....	Toronto.....	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner.....	".....	182
Stayner, Major Lawrence G.....	Salisbury, Eng.....	17
Stayner, Rev. Winslow S.....	Toronto.....	250
Stearns, Mrs. Clara E.....	Pine Bluff, Ark.....	7
Steele, Andrew C.....	Fergus.....	5
Steele, Mrs. Jennie B.....	".....	5
Sterling, Mrs. Jeanne L.....	New York.....	14
Sterling, R. N.....	Toronto.....	9
Sterns, Miss Anna M.....	".....	2
Stevens, James.....	Ingersoll.....	18
Stevenson, J. M.....	Rochester, N.Y.....	35
Stewart, Executor Estate John.....	Toronto.....	21
Stewart, John Ross.....	Cleveland, Ohio.....	17
Stewart, Executor Estate Robert.....	Toronto.....	36
Stewart, Mrs. Susan.....	".....	12
Stewart, Mrs. Susan I., Trustee.....	Victoria, B.C.....	100
Stewart, Thomas.....	Niagara-on-the-Lake.....	21
Stewart, William.....	Toronto.....	19
Stocks, W. S.....	Tillsonburg.....	3
Stoddart, John H.....	New York, N.Y.....	10
Stokes, Mrs. Edith M.....	Plymouth, Eng.....	20
Stone, George.....	Port Perry.....	5
Storrie, Mrs. Margaret P.....	Toronto.....	3
Strathy, Mrs. Agnes S.....	".....	3
Strathy, G. B.....	".....	195
Stratton, Hon. J. R., Executor.....	Peterborough.....	11
Strickland, Mrs. Mabel G.....	Toronto.....	28
Stripp, Mrs. Emma B.....	LaPorte, Ind.....	19
Stuart, Mrs. Elizabeth C.....	Guelph.....	14
Stuart, Peter, M.D.....	".....	30
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Bowmanville.....	9
Swabey, Mrs. Florence.....	Toronto.....	46
Swan, Miss Beatrice H.....	".....	33
Swan, Henry.....	".....	108
Swan, John E.....	".....	55
Swan, Executors Estate Robert.....	".....	12
Swan, Wilfred E.....	".....	50
Swan, W. H.....	".....	50

Imperial Bank of Canada

Sylvester, Mrs. Lottie A.....	Toronto.....	12
Symmes, H. D.....	Niagara Falls.....	93
Symmes, H. O.....	" " South... ..	41
Symmes, Jno. H.....	" "	41
Symons, D. T., Administrator Estate Jane Evans	Toronto.....	2
Symons, D. T., in trust for Miss Harriet J. Kingstone	"	3
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement.....	"	10
Tane, Administrators Estate Rev. F.....	London, Ont.....	8
Taprell, W. A.....	Chicago, Ill.....	6
Tarr, Henry J.....	Winnipeg.....	3
Tate, C. W.....	Paris, Ont.....	3
Taylor, Mrs. Agnes H.....	St. Catharines.....	5
Taylor, Miss Amy E. R.....	Toronto.....	5
Taylor, Mrs. Elizabeth M.....	"	13
Taylor, George W.....	Shannonville.....	21
Taylor, H. E.....	Toronto.....	2
Taylor, Miss Helen F.....	"	3
Taylor, Mrs. Helen R.....	"	3
Taylor, Henry J.....	St. Catharines.....	70
Taylor, John C.....	Port Perry.....	10
Taylor, Mrs. Lizette A.....	St. Catharines.....	157
Taylor, Mrs. Lizette A., and Hy. J. Taylor in trust.....	"	17
Taylor, Miss Mary L.....	Toronto.....	5
Taylor, Samuel R.....	Desbarats, Ont.....	4
Teal, Mrs. Katharine.....	Ridgeway.....	21
Teeple, Mrs. Ella M.....	Watertown, S. Dakota.....	39
Temple, Exor. Estate Mrs. Margaret J. A.....	Toronto.....	6
Tennent, Mrs. Mary C. P.....	York, Eng.....	35
Tennis, Mrs. Erie E.....	LaPorte, Ind.....	4
Teskey, Luke, M.D.....	Toronto.....	9
Tessier, Justice Auguste.....	Rimouski, P.Q.....	10
Tew, Richard.....	Toronto.....	5
Theal, Herbert.....	Smithville.....	3
Theal, James I.....	Grimsby, Ont.....	2
Theal, Richards T.....	"	2
Thom, Mrs. Flora M.....	Ridgeway.....	4
Thom, John H.....	Toronto.....	30
Thompson, Fearnley.....	Wetaskiwin, Alta.....	5
Thompson, George.....	Toronto.....	4
Thompson, James S.....	Wetaskiwin, Alta.....	7
Thompson, John.....	Ingersoll.....	10
Thompson, Executors Estate Robert.....	Toronto.....	70
Thompson, Samuel H.....	"	45
Thompson, Mrs. Susannah J.....	"	7
Thompson, William W.....	Wetaskiwin, Alta.....	10
Thomson, Mrs. Isabel B.....	Berkeley, Cal.....	6
Thorburn, Executors Estate James.....	Toronto.....	70
Thorburn, Mrs. Jane.....	"	4
Thornton, Miss Josephine M.....	"	6
Title and Trust Company, The.....	"	8
Tobin, C. A.....	Fergus.....	11
Tobin, Miss Emily H.....	"	18

Imperial Bank of Canada

Tocher, Mrs. Sarah B.....	Portobello, Scot.....	5
Todhunter, Mrs. Jessie S.....	Toronto.....	84
Toner, Mrs. Edith M.....	Collingwood, Ont.....	20
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	15
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	15
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	19
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	67
Toronto General Trusts Corporation.....	Toronto.....	30
Toronto General Trusts Corporation, in trust.....	".....	400
Toronto General Trusts Corporation, in trust, No. 2 Account.....	".....	33
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque....	".....	51
Toronto General Trusts Corporation, Exors. Estate Geo. Caldbeck.....	".....	40
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Exors. Estate Jas. Goodall.....	".....	3
Toronto General Trusts Corporation, Trustees re Hughes trust.....	".....	87
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir.....	".....	30
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	".....	25
Toronto General Trusts Corporation, Trustees Nordheimer-Houston trust..	".....	11
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	".....	100
Toronto General Trusts Corporation, in trust for John G. Osborne.....	".....	100
Toronto General Trusts Corporation, Trustees for Mrs. Nadine J. H. Osler..	".....	18
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	".....	15
Toronto Mortgage Co., in trust.....	".....	29
Torrance, Miss Beatrice.....	".....	3
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	17
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Chris- topher F. Trees, Trustees.....	".....	112
Tresise, Mrs. Alice.....	Galt.....	11
Tucker, James J.....	St. Thomas.....	9
Tucker, Miss Verona J.....	".....	3
Turner, Mrs. Florence.....	Brockville.....	1
Turner, Hon. Richard.....	Quebec.....	75
Twining, Mrs. Alice E.....	Halifax.....	22
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey.....	".....	1

Imperial Bank of Canada

Twohey, James E.....	Buffalo, N.Y.....	9
Twohey, William J.....	Chatham, Ont.....	35
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co. and the Peoples State Bank.....	Detroit, Mich.....	2100
Unsworth, Miss Alice J. McL.....	Toronto.....	15
Unsworth, Miss Helen M.....	".....	15
Unsworth, Mrs. Mary E.....	".....	11
Unsworth, Executors Estate Richard.....	Fergus.....	8
Urquhart, John, M.D.....	Oakville.....	70
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Harold.....	Toronto.....	2
Van der Linde, Harold, in trust.....	".....	12
Van Dusen, Mrs. Margaret.....	St. Catharines.....	20
Van Norman, Mrs. Agnes E.....	Winnipeg.....	7
Vanstone, Frederick C.....	Bowmanville.....	20
Vanstone, Mrs. Selena J.....	Toronto.....	22
Van Vlack, George A.....	Waupoos, Ont.....	50
Van Wart, Mrs. Hattie H. E.....	Richmond Hill.....	8
Vaurie, Joseph.....	Montreal.....	2
Victoria Loan and Savings Co., in trust...	Lindsay.....	35
Vigeon, Harry.....	Toronto.....	70
Vine, Miss Mary J.....	Ingersoll.....	14
Virgil, W. Turner.....	Galt.....	5
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Executors Estate J. J.....	".....	14
Wadsworth, Administrators Estate Tom R.	Toronto.....	83
Wadsworth, V. B., Manager, and W. Wedd, Jr., Secretary, in trust.....	".....	12
Wadsworth, Executors Estate W. R.....	".....	84
Wakely, Mrs. Grace B.....	Oshawa.....	24
Walker, Miss Charlotte E.....	Aylmer, Ont.....	3
Walker, Miss Helen F.....	Ottawa.....	199
Walker, Mrs. Helena.....	Toronto.....	14
Walker, Henry S.....	".....	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees.....	".....	60
Walker, James M.....	Perth.....	5
Walker, Mrs. Josephine.....	Chatham, Ont.....	3
Wallace, Mrs. Mary.....	Toronto.....	20
Wallace, O. Crosby S.....	Westmount, P.Q.....	3
Wallace, Rev. Robt.....	Toronto.....	20
Wallace, W. S.....	Hamilton.....	7
Walley, F. G.....	Ingersoll.....	10
Walley, Mrs. Minerva M.....	".....	2
Walmsley, Executors Estate Thomas.....	Toronto.....	454
Walsh, Mrs. Elma M. B.....	".....	30
Walton, Executrix Estate Thos. C.....	Annapolis, Md.....	7
Ward, Miss Ada L.....	Cobourg.....	4
Ward, Miss Clara A.....	".....	10
Ward, Miss Edna G.....	".....	2
Ward, Mrs. Elizabeth A.....	".....	4
Ward, Executors Estate George D.....	".....	18
Ward, Mrs. Margaret J.....	Hamilton.....	5

Imperial Bank of Canada

Warden, Robt. L.....	Montreal.....	7
Wardrop, Robt.....	Toronto.....	50
Warnock, C. R. H., in trust.....	Galt.....	6
Warnock, Miss Dora S.....	".....	1
Warnock, Mrs. Mary A.....	".....	13
Warren, Ven. Archdeacon George.....	Toronto.....	6
Warren, Mrs. Mary L.....	".....	15
Waterhouse, Mrs. Sarah E.....	Ingersoll.....	20
Watkins, Reginald W.....	Toronto.....	5
Watkins, Thos. W.....	".....	10
Watson, George F.....	".....	35
Watson, Geo. H.....	".....	10
Watson, Mrs. Grace A.....	Sackville, N.B.....	7
Watson, James P.....	Toronto.....	35
Watt, Mrs. Isabella.....	".....	5
Watt, John.....	".....	150
Watt, Mrs. Kathleen J.....	".....	3
Watt, Mrs. Kathleen J., in trust.....	".....	1
Waugh, W. J.....	Hamilton.....	20
Webb, Miss Rachel P., Treasurer, Minis- tering Children's League.....	Quebec.....	4
Welch, Miss Catherine.....	".....	7
Wells, Mrs. Emma D.....	Vicksburg, Miss.....	20
Werdebaugh, Miss Fanny M.....	Pittsburgh.....	8
Werdebaugh, Miss Matilda P.....	".....	8
Werry, F. W. O.....	Saranac Lake, N.Y.....	7
Westland, W. S.....	London, Ont.....	10
Wethey, A. Harvey.....	Portland, Oregon.....	1
Wethey, Arthur H.....	London, Eng.....	5
Wethey, Arthur H., and Ed. Hay, Trustees	Toronto.....	48
Wethey, Francis V. V.....	Hanover, N.H.....	2
Wheeler, Mrs. Anne Long.....	St. Paul, Minn.....	100
Wheelihan, John D.....	Campbellville, Ont.....	60
Whelan, Mrs. Anna M.....	Donnybrook, Ire.....	25
Whitby, Oliver R.....	Paris, Ont.....	49
Whitcomb, Ernest M.....	Amherst, Mass.....	10
White, Charles A.....	Humberstone, Ont.....	10
White, Joseph.....	Toronto.....	25
White, Mrs. Julia M.....	Humberstone, Ont.....	16
White, Karl F.....	".....	3
White, R. S., and Wm. Maynard, Trustees Estate John Cotton.....	Stratford.....	9
Whitehead, Alfred B.....	Quebec.....	42
Whitehead, A. W.....	".....	42
Whitehead, B. J.....	".....	42
Whitehead, J. L.....	".....	42
Whitehead, William M.....	Toronto.....	25
Whiteman, Mrs. Rhoda.....	Humberstone, Ont.....	8
Whitney, E. C.....	Ottawa.....	175
Whittell, Herbert.....	Southport, Eng.....	30
Whittell, Herbert, and Mary Mason, in trust.....	".....	32
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, Mrs. E. Irene.....	Toronto.....	17
Wickett, Exors. Estate John.....	Port Hope.....	25
Wickett, Thomas.....	".....	30
Wickham, Edward.....	Toronto.....	7

Imperial Bank of Canada

Wickson, Frederick.....	Toronto.....	15
Wicksteed, Henry K.....	".....	50
Widden, Mrs. Elizabeth.....	Port Perry.....	5
Wigle, C. A.....	Warton, Ont.....	7
Wigle, E. R.....	Goderich, Ont.....	3
Wilkie, Executors Estate Mrs. Angelica...	Quebec.....	48
Wilkie, Arthur B., Major.....	Toronto.....	16
Wilkie, C. S.....	".....	17
Wilkie, D. R., in trust for Mrs. A. C. C.	".....	24
Ross.....	".....	3
Wilkie, Miss Mary, Estate.....	Quebec.....	10
Will, Colonel George.....	Halifax, N.S.....	35
Williams, Robert.....	Oshawa, Ont.....	12
Willson, Mrs. Elizabeth.....	New York.....	15
Wilson, Executors and Trustees Estate	Picton, Ont.....	7
C. S.....	Toronto.....	9
Wilson, J. A.....	St. Catharines.....	14
Wilson, James O.....	Chicago, Ill.....	65
Wilson, John G.....	Toronto.....	5
Wilson, Mrs. Mary J.....	Cobourg.....	31
Wilson, Richard W.....	Toronto.....	11
Wilson, Sarah M., Trustee.....	Fernie, B.C.....	5
Wilson, W. R.....	Ridgeway.....	15
Winger, Mrs. Mary A.....	Redlands, Cal.....	10
Wise, Mrs. Clara J.....	London, Ont.....	15
Wishart, John, M.D.....	Humberstone.....	8
Wisner, Mrs. Asenath R.....	Halifax, N.S.....	5
Wiswell, Mrs. Mary H.....	Toronto.....	50
Wood, Miss Alixe I.....	Hamilton.....	5
Wood, Mrs. Bertha S.....	Montreal.....	10
Wood, E. C. F., Administrator Estate	Toronto.....	5
M. G. B. Wood.....	".....	6
Wood, Mrs. Isabella A.....	Fergus.....	4
Wood, J. Douglas.....	Toronto.....	6
Wood, John R.....	Muskegon, Mich.....	60
Wood, Miss Mary J.....	St. Catharines.....	4
Woodruff, Miss Ann H.....	Winnipeg.....	50
Woodruff, Trustee Estate Richard.....	Toronto.....	1
Woods, Mrs. Henrietta M.....	St. Catharines.....	11
Woods, James W.....	".....	6
Workman, Miss Catharine G.....	".....	7
Workman, Mrs. Jane.....	Toronto.....	7
Workman, Mrs. Jane, in trust.....	Hamilton.....	10
Worrell, John A.....	Toronto.....	15
Wragg, Mrs. Amelia.....	".....	3
Wright, Henry J.....	Aylesbury, Eng.....	3
Wright, Thos.....	Quebec.....	10
Wright, W. Hennell.....	Montreal.....	7
Wurtele, Ernest F.....	Ridgeway.....	25
Young, Mrs. Bertha.....	Toronto.....	7
Young, Mrs. Cora G.....	Ridgeway.....	4
Young, James A.....	".....	25
Young, John.....	Chicago, Ill.....	10
Young, Ward C.....	Toronto.....	
Young, Wm. Sanborn.....		
Zeidler, Carl.....		

